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**May issue deadline:
Friday, Aug. 14**

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ACTION ALERT! Take action to make sure Congress supports Hoosiers with housing assistance, SNAP benefits

The #COVIDHelp4Hoosiers campaign needs your help!

The [Indiana Institute for Working Families](#) has been partnering with Feeding Indiana's Hungry, the Food Research and Action Center (FRAC), Children's Defense Fund, Coalition on Human Needs, First Focus and many others to tell the Senate it must act quickly to pass a COVID-19 relief package that prioritizes the policies that will help people facing significant hardship and struggling to get by.

We ask you to take three actions:

1. Feeding Indiana's Hungry and The Institute are tweeting daily to Sen. Young and Sen. Braun asking for them to prioritize SNAP, housing assistance, and EITC/CTC improvements. Look for [#COVIDHelp4Hoosiers](#). Make sure you're following us on Twitter at [@FeedINsHungry](#) and [@INInstitute](#). **Please retweet our posts to make sure our Senators hear us!**
2. Some of our partners joined together with us to submit a [letter to the editor published July 14 in the Fort Wayne Journal Gazette](#) on EITC/CTC policy. **Please share this with your networks** and be on the lookout for a housing letter to the editor from our partners in housing advocacy!
3. **Call Senators Mike Braun (202-224-4814) and Todd Young (202-224-5623)**, and ask them to support these housing priorities for the next coronavirus relief package:
 - \$100 billion in emergency rental assistance
 - National, uniform moratorium on evictions
 - \$11.5 billion in emergency resources for people experiencing homelessness
 - At least \$13 billion to ensure housing stability

People need homes — with food on their tables — if we want them to stay at home!
Congress needs to hear from you about the mounting stresses many Hoosiers are facing related to housing and food during the pandemic.

A growing number of Hoosiers are struggling to put food on their tables, thanks to reduced income due to job losses, sickness and related economic stresses. Boosting SNAP benefits is necessary to help these struggling households.

Also, a massive increase in evictions in your community is a serious threat. People must have homes in order to “stay at home” during this health crisis. We must not allow massive numbers of households to be driven into homelessness during the pandemic. Immediate action is a moral imperative and a public health necessity.

Here are the facts:

- 31% of renters have slight or no confidence in their ability to pay next month's rent; that number increases to 44% for Black renters ([U.S. Census](#)).
- 26 million people will have trouble coming up with rent by September ([Politico](#)).
- 19-23 million renters are at risk of eviction by the end of September ([COVID-19 Eviction Defense Project](#)).

Thank you for continuing to advocate for low-income Hoosiers and those impacted by COVID-19!

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The bad news (and good!) about payday lending

The Bad News: Earlier this month, the Consumer Financial Protection Bureau (CFPB) gutted a proposed protection against predatory lending, [leaving Hoosier families exposed to the harms of payday lending](#).

The 2017 Payday Rule, which was finalized but did not take effect, would have required that lenders verify a borrower's ability to repay a loan before issuing it. This month, the CFPB issued a final rule without ability-to-repay requirements.

The Good News: Payday-loan borrowing was down in Indiana in March and April, possibly due to the additional support received through the stimulus, as well as the moratoriums on eviction and utility shut-offs.

The [Indiana Institute for Working Families](#) hopes that many Hoosiers will never go back through those storefront doors or take out predatory online loans.

This point in time, when so many are in need of assistance and so many are stepping up to help, represents an opportunity to educate about the dangers of these loans, connect people with the resources they need, and prevent future payday borrowing.

Your chance to share!

1. What is your organization is doing to **educate, connect, and prevent?**
2. **We're looking for borrower stories** that help demonstrate the dangers of payday lending. If you know someone who has taken out a payday loan and struggled to repay it, please encourage them to [share their stories with us!](#)

Did you know?

- In 2002, the Indiana General Assembly **granted payday lenders an exemption** to Indiana's loansharking law, which makes it a felony to issue loans at or above 72% APR.
 - Under current Indiana law, payday lenders can loan out up to 20% of a borrower's income up to a cap of \$605 and these loans can reach up to **391% APR**.
- Payday lenders in Indiana have drained over **\$300 million in fees** from Hoosier communities over the past five years.
- The median borrower income is estimated to be just over **\$19,000 per year**.
- Online loans **may be declared void** if a lender is not licensed and following Indiana laws, even if the lender claims to be exempt due to tribal affiliation or association with an out-of-state bank. Check with the Indiana Department of Financial Institutions if you suspect a lender may not be heeding Indiana's rate limits.

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Community Impact



Area IV Agency uses emergency funds to assist elderly victim of fraud

Karen Clifton, a Lafayette resident, was delighted to learn that she had won millions of dollars, a 2020 Mercedes Benz, and a new home in Lafayette through the Publishers Clearing House Sweepstakes. She was asked to send various gift cards and cash through overnight express to the young man who informed her of her prize, and Karen did so over a period of four months.

She sent him a total of \$5,700. She had no idea this man only wanted to scam her out of her money.

Karen realized she was being scammed only when it was too late. She had given this man all of her money with nothing that had been promised to show for it.

Making matters worse, she was to receive an eviction notice at the end of the month for non-payment; her utilities were all in disconnect; and she had no food in her home.

Karen's landlord was devastated that she would be forced to evict Karen for non-payment after she had resided there for many years. She wanted to see if it was possible to help her avoid

homelessness. So she contacted [Area IV Agency's](#) Information and Referral Department.

Area IV was able to assist Karen with emergency funding. She requested assistance from the local Township Trustee's Office but was informed she was too far behind in payments to receive help. Area IV's emergency funding paid the four months of back rent and utilities, so she will stay in her home. Karen is very thankful to Area IV and the emergency funding she received, which has allowed her to remain in her home of nearly 20 years.

She also worked with the police to stop the Floridian fraudster from targeting others like herself.

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Hoosier Uplands gives free STEM kits to students

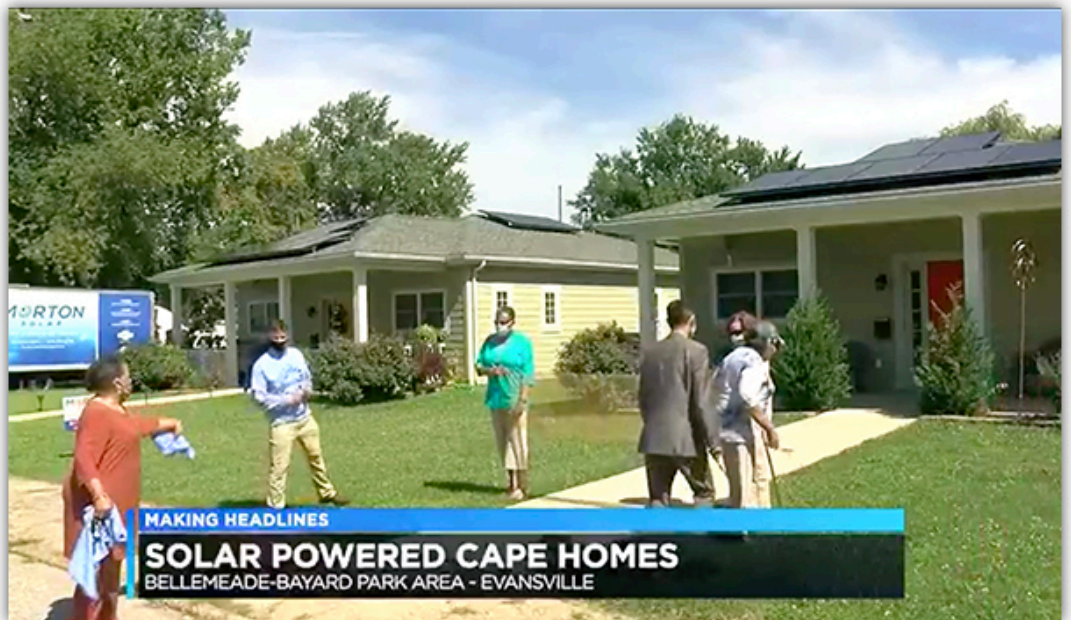
The [Hoosier Uplands 21st Century Community Learning Center Afterschool Program](#) was given the opportunity to provide a STEM kit to each student at its six participating schools, courtesy of [South Central Indiana Area Health Education Center](#).

Students were able to choose one of three kits: Froggy Dissection Lab, Color Chemistry or Crystal Soap-Making. Staff members met at the program schools to distribute kits to families in drive-through style, practicing social distancing.

For those who were unable to make the distribution, staff members delivered the kits to homes, dropping them off at the front doors with notes and the students' names attached.

Hoosier Uplands has received several comments from parents thanking staff members for the STEM kits and have even received some pictures (like the ones above) of students working on their science-experiment kits!

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Morton Solar donates solar energy systems to CAPE homes

[Community Action Program of Evansville \(CAPE\)](#) is celebrating lower energy costs for two new solar-powered homes in Evansville, thanks to the donation of solar panels from [Morton Solar](#).

The solar panels were applied as part of CAPE's housing programs, which focus on reducing the costs associated with home-ownership. "The houses themselves make the cost of living for our customers lower," CAPE CEO Alice Weathers told a reporter from 14 News (NBC, Evansville). "The solar panels decrease that even more."

Morton Solar donated the panels as part of a tri-state campaign to educate the community about the benefit of solar power, while helping low-income residents lower their bills.

[See the houses and watch the report from 14 News.](#)

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Spotlight on Professionals



Pace CEO provides keynote address at national conference

Dr. Bertha Proctor, CEO of [Pace Community Action Agency](#), provided the virtual keynote address on the opening day of the WIPFLi National Training Virtual Conference July 14. [She spoke about the importance of leadership and learning](#), sharing her own experiences and tips for leading today and sparking change for the future.

The WIPFLi conference is a large, well-respected conference that is attended by nonprofit and government employees from around the country. Dr. Proctor continues to put the Indiana Community Action Network in the forefront of the nation by providing training via WiseCAP Training and Consulting and with her position as National Board President of CAPLAW.

More about the WIPFLi conference

While the [Virtual Training Experience](#) kicked off on July 14, it's not too late to sign up and register for these 40 live, interactive and on-demand bi-weekly training sessions designed to help nonprofit and government agencies navigate today's unique challenges, and come away inspired, empowered and stronger to serve.

Alternatively, there is an onsite [National Training Conference](#) in Las Vegas in October. Those who register will also have full access to the full Virtual Training Experience mentioned above.

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