



**TAKING ACTION.**  
*Improving Lives.*

Indiana Community Action Network  
Newsletter

April 2010

## 2009 Federal Poverty Guidelines to Remain in Effect Through May 31, 2010

Congressional actions on this matter have been in response to a decrease in the annual average Consumer Price Index (CPI-U) for 2009, projected during 2009 and announced on January 15, 2010. In the absence of legislative change, this decrease - the first since the Poverty Guidelines began to be issued in 1965 - would have required HHS to issue **2010 poverty guidelines that were lower than the 2009 poverty guidelines**; that would have led to the "reduction in eligibility" referred to in the Congressional explanatory language quoted below. Congress took several actions on this matter:

On December 19, 2009, the Congress enacted and the President signed the Department of Defense Appropriations Act, 2010, which included a provision affecting the poverty guidelines. Section 1012 of this law stated that:

Notwithstanding any other provision of law, the Secretary of Health and Human Services shall not publish updated poverty guidelines for 2010 under section 673(2) of the Omnibus Budget Reconciliation Act of 1981 (42 U.S.C. 9902(2)) before March 1, 2010, and the poverty guidelines published under such section on January 23, 2009, shall remain in effect until updated poverty guidelines are published.

The *Congressional Record* (House) (December 16, 2009, p. H15370) provided the following explanation of this Congressional action in Pub. L. 111-118:

Section 1012 includes a provision to freeze the Department of Health and Human Services poverty guidelines at 2009 levels in order to prevent a reduction in eligibility for certain means-tested programs, including Medicaid, Supplemental Nutrition Assistance Program (SNAP), and child nutrition, through March 1, 2010.

On April 15, 2010, the Congress enacted and the President signed the Continuing Extension Act of 2010, which included a provision affecting the poverty guidelines. Section 6 of this law amended Section 1012 of the Department of Defense Appropriations Act, 2010 (as amended by Pub. L. 111-118) by replacing "March 31, 2010" with "May 31, 2010". The effect

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### About the Indiana Community Action Network

The Economic Opportunity Act of 1964 (EOA) established over 1,000 Community Action Agencies (CAAs) at the local level to implement EOA programs. EOA programs included: VISTA (Volunteers In Service To America); Job Corps; Neighborhood Youth Corps; Head Start; Adult Basic Education; Family Planning; Community Health Centers; Congregate Meal Preparation; Economic Development; Foster Grandparents; Legal Services; Neighborhood Centers; Summer Youth Programs;

111-144), by replacing March 31, 2010 with May 31, 2010. The effect of this was to extend the 2009 poverty guidelines until at least May 31, 2010.

## Out of Reach 2010 Shows Rental Housing is Becoming Unaffordable

The National Low-Income Housing Coalition released the findings of its annual research report, *Out of Reach*, on April 21, 2010. The report shows the gap between what households need to earn to afford a modest two-bedroom apartment and what they actually earn, both nationally and for jurisdictions across the country.

The often-cited national two-bedroom Housing Wage is now at \$18.44, up from \$17.84 last year. The national Housing Wage is the hourly wage one must earn in order to afford the average two-bedroom Fair Market Rent (FMR) of \$959, assuming that one has full-time, year-round employment and that no more than 30% of household income goes towards housing and utility costs.

*Out of Reach 2010* shows that despite a deep recession, rents continue to rise. At the same time, the average wages renters earn are actually decreasing. The estimated average renter wage in the United States is only \$14.44, a full \$4 below the national Housing Wage and down from \$14.69 last year.

Furthermore, even though the federal minimum wage increased from \$6.55 to \$7.25 in the summer of 2009, a minimum wage worker would still need to work 102 hours a week in order to afford the two-bedroom FMR. There is no county or metropolitan area in the United States in which a household earning the minimum wage can afford the FMR for even a one-bedroom apartment.

Indiana's Housing Wage is based \$13.58. To afford a two-bedroom at the Fair Market Rent (FMR) of \$706, without paying more than 30% of income on housing, a household must earn \$2,353 monthly or \$28,241 annually.

In Indiana, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 75 hours per week, 52 weeks per year; or, a household must include 1.9 minimum wage earner(s) working 40 hours per week year-round in order to make the two bedroom FMR affordable.

To view the full report *Out of Reach 2010*, please visit: <http://www.nlihc.org/oor/oor2010/>.



## Client Spotlight: Human Services, Inc. Assists Client Facing Foreclosure

Senior Centers; and others.

CAAs vary widely, with some being non-profit groups, others being city agencies, and some being community-controlled groups. Many CAAs vary greatly in how their agencies are organized and in the type of services they provide to their local communities. In fact, the number of CAAs has increased and it is now estimated that CAAs serve over 80 percent of all U.S. counties. Although CAAs were established over 40 years ago, they have a rich history of advocacy for and service to low-income people and remain important in domestic social policy to the present day.

There are 24 CAAs that serve all 92 counties of Indiana. CAAs periodically analyze community needs to identify strategies that will work best in attacking poverty. Each CAA is different because its programs reflect the needs of their local communities. These agencies are unique in their ability to deploy diverse program activities and services in meeting their mission. They operate an array of programs which include, but are not limited to: Head Start; the Energy Assistance Program; the Weatherization Program; Individual Development Accounts; Homeownership Counseling; Owner Occupied Rehabilitation; Housing Development; Foster Grandparents; Child Care; and many more programs and services.

To find your local CAA or to learn more about the Indiana Community Action Network or

Human Services, Inc. (HSI) had a client that was 6 months behind on her mortgage when she contacted HSI. She had been laid off of her job following several months of reduced hours. She had found a part time job to try and keep up, but just didn't make enough money. She had recently been called back to work full-time, but was still working a part-time job. She was sued by the lender and a sheriff sale was scheduled April 13, 2010. HSI contacted the lender and recommended a loan modification instead of the sheriff sale. The lender would consider the option, but needed documentation of income and expenses.

State Association, please visit [www.incap.org](http://www.incap.org).

The client followed up on every request the lender made. HSI was able to call the client and let know the lender approved the modification on her loan and had cancelled the sheriff sale. She thanked HSI, but it was her hard work that made it possible for her to stay in her home.

## SNAP Outreach Funding Opportunity

Organizations can download grant applications (at [www.grants.gov](http://www.grants.gov) or [www.fns.usda.gov/snap](http://www.fns.usda.gov/snap)) to apply for up to \$5 million in grant awards to improve SNAP/Food Stamp access and increase program participation. USDA is interested in funding projects through this grant which improve SNAP/Food Stamp efficiency and effectiveness by applying a "process improvement process" to application, certification and recertification procedures. The agency is also interested in funding programs that involve partnerships between State agencies and one or more nonprofit organizations. "The health of our nation - of our economy, our national security, and our communities - depends on the health of our families," said Agriculture Secretary Tom Vilsack in announcing the grants. "Breaking down barriers to [SNAP/Food Stamp] participation will help this Administration deliver on its goal of reducing hunger and improving nutrition across the country." **The deadline to submit proposals is June 23, 2010.**

## 2010 ITI Training Calendar

The Indiana Training Institute has scheduled several trainings to date for 2010. Please see the trainings listed below and many more to come. To register, please visit [www.incap.org](http://www.incap.org), click on the Indiana Training Institute, and click on Training Schedule, and then click on the training you wish to register for. If you have any questions, please contact Lisa Travis, Program Manger at [ltravis@incap.org](mailto:ltravis@incap.org) or 1-800-382-9895.

### May

- **EAP South Meeting (Madison, IN) - Partnership Meetings- May 10, 2010**
- **EAP Central Meeting (Indianapolis, IN) - Partnership Meetings- May 11, 2010**
- **IHCDA Quarterly Meeting with Executive Directors - Partnership Meetings - May 12, 2010 1-3 pm at IN-CAA**
- **EAP North Meeting (Wabash, IN) - Partnership Meetings - May 13, 2010**

## June

- **How to use ROMA to Track ARRA Programs - ROMA**  
- June 3-4, 2010
- **Stress Management and How to Avoid Burnout -**  
*Staff Development Opportunities - June 7, 2010*
- **Training to Become National ROMA Trainer - ROMA**  
- June 22-25, 2010

## July

- **Compliance with New Federal Laws - Human**  
*Resources Training - July 26, 2010*

## August

- **NEW USERS - Weatherization Assistance Program**  
**Database Training - Intake Worker Training - August**  
**5, 2010**
- **EXISTING USERS - Weatherization Assistance**  
**Program Database Training - Intake Worker Training -**  
**August 6, 2010**

## September

- **IHCDA Quarterly Meeting with Executive Directors -**  
*Partnership Meetings - September 8, 2010*
- **EAP South Meeting (Mitchell, IN) - Partnership**  
*Meetings- September 13, 2010*
- **EAP Central Meeting (Indianapolis, IN) - Partnership**  
*Meetings- September 14, 2010*  
**EAP North Meeting (Wabash, IN) - Partnership**  
*Meetings- TBA*

## October

- **Statewide Indiana Community Action Agencies**  
**Conference - October 25-26, 2010**
- **Workshops/trainings at conference will include:**  
**Certified Community Action Professional and**  
**Bridges Out of Poverty**

## November

- **IHCDA Quarterly Meeting with Executive Directors - Partnership Meetings - November 10, 2010**

## Get a Kick in Your Assets!

### ***A Conference for Asset Development/Financial Literacy Coalitions and Organizations Serving People with Disabilities***

**What:** Financial stability coalitions and organizations serving people with disabilities  
**Where:** Sheraton Hotel & Suites Indianapolis (317) 846-2700  
**When:** June 15, 2010 9-4pm  
**Cost:** \$30.00 (Lunch and refreshments provided)

For further information contact:  
Ron Smith  
Indiana Institute on Disability and Community  
[ronsmith@indiana.edu](mailto:ronsmith@indiana.edu)  
812 855-9570

The symposium is funded in part by FSSA's Medicaid Infrastructure Grant CFDA# 93768.



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