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Institute urges legislators to step up for predatory-lending protections during pandemic

As Hoosier families strive to recover from job losses, cuts to working hours, or the need to drop out of the workforce to provide care for loved ones, Indiana's leaders must step up to provide relief and protection.

"The [Indiana Institute for Working Families](#) has heard from thousands of Hoosiers over the past few months," said Jessica Fraser, director of the Institute. "Recently, we've been hearing a consistent refrain: Without support—and soon—many households face impossible choices about how to meet their basic needs. For some, dire financial straits have already led to increased debt, default, and an inability to meet basic needs."

At the federal level, legislators must pull together a relief package to shore up households that are struggling. Stimulus payments, extended unemployment benefits, paid leave, and increased support for housing, food, utilities and broadband would go a long way toward preventing hardship and allowing Hoosiers to rebound more quickly.

Because support has been slow to arrive, families are falling behind and turning to debt to fill the void. Now, thanks to a new rule finalized by the Office of the Comptroller of the Currency (OCC), they will likely face emboldened predatory lenders that can undermine Indiana's interest rate caps.

Additionally, in early November, the Consumer Financial Protection Bureau finalized a rule allowing debt collectors to contact borrowers by email, text, and social media direct messaging in addition to phone calls.

The Indiana Congressional delegation must revisit these rules and establish a national usury limit, providing greater protection to Hoosiers who fall behind.

Wage garnishment needs attention, too.

At the same time, legislators in our statehouse can play an important role in protecting families that fall behind on bills.

[A new report from the National Consumer Law Center](#) gives Indiana a "D" grade because its laws fail to meet basic standards that allow debtors to continue to work productively to support themselves and their families. The report recommends that Indiana adjust wage-garnishment protections.

Indiana currently protects a flat \$217.50/week (30 times the minimum wage), regardless of how many people are in the family. While this flat rate means wage-garnishing creditors cannot take every last

dime of a person's income, increasing the protected wage amount to 200% of the federal poverty level would make it responsive to family size and better allow families to meet their basic needs.

If our legislators will improve the rules for wage-garnishment collection, Indiana could prevent over-aggressive debt collectors from reducing families to poverty, keep more workers in the workforce, help families stay together, and reduce the demand for social services.

Read more

- News release: ["Indiana Institute for Working Families Calls on Indiana's Elected Leaders to Shield Hoosier Families from Poverty and Predatory Loans"](#)

Have a story to tell?

If you or someone you know have had an experience with wage garnishment, Erin Macey, Institute senior policy analyst, would like to hear from you! Email her at emacey@incap.org.

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Community Impact



Family Meals Program addresses food insecurity, COVID impact on restaurants

Pace program awarded \$20,000 grant

With more people staying home in longer stretches of time and cooking more meals than ever for their families, mealtimes have presented a mental and physical hardship for many during the COVID-19 pandemic. In addition, food insecurity is a growing problem, and local restaurants are feeling the economic effects of reduced customer demand.

[Pace Community Action Agency](#) recognizes all of these factors and their straining results on the community. That's why it created the Family Meals Program, which provides a hot, prepared meal from a local restaurant to families in need.

"It's a win/win for the entire community," says Pace Chief Operating Officer Tai Blythe. "We are excited to offer this great program."

The Wabash Valley COVID-19 Emergency Relief Fund, created and seeded by United Way of the Wabash Valley and the Wabash Valley Community Foundation, recently granted Pace \$20,000 to support the Family Meals Program in Sullivan County. The award is intended to assist local organizations in helping a broad number of individuals and families with both short- and long-term needs that have emerged as a result of the COVID-19 pandemic.

"The Wabash Valley COVID-19 Emergency Relief Fund has been able to support individuals across the Wabash Valley since March, but we wanted to be able to provide larger funding opportunities to organizations focused on those living in the areas surrounding Vigo County," explained Jameel Ahmed, Professor at Rose-Hulman Institute of Technology and board president of the United Way of the Wabash Valley. "The struggles in our community don't stop at county lines, and the United Way sees the importance of making sure all of our community has access to the help they need."



Above: Carole Jarvis stands outside her new home at H38 East.

The fundamentals of success

Area IV customer meets independence goals with help of Life Skills Program

Carole Jarvis was the first resident to move into the [H38 East Apartments in Lafayette](#) on February 7, 2020. When she moved into her new apartment, Carole's only income source was Social Security. She was unemployed and struggling financially, but she was ready to make a change in her life.

"It has been very helpful living at H38 East since I am on a fixed income," Carole explained. She has participated in the education services offered through the Life Skills Program offered by [Area IV Agency on Aging and Community Action Programs, Inc.](#) The program provides a coach that works one-on-one with H38 East Apartments residents to help them set life goals and connect them with the resources needed to achieve these goals.

"Without the Life Skills Program, I would not know about all the resources available in the community and how to access them," said Carole. "My coach, Allie, is always available to provide me with information about resources and available opportunities."

Through the Life Skills Program, Carole was referred to the Senior Community Service Employment Program. She completed the application and was connected with employment at Homestead Consulting Services. "I am working 28 hours per week, and I really enjoy working there!" said Carole.

Carole established three goals through the Life Skills Program: obtain and maintain safe and affordable housing, purchase a car, and obtain employment. "Through H38, I obtained safe and affordable housing, which enabled me to purchase a car, which in turn helped me obtain employment. I am very happy to have been able to achieve my goals with encouragement and support from my coach, Allie, and our apartment manager, Angie. Their support made all the difference."

Congratulations, Carole, for achieving these goals!



CAPWI receives grant for mobility program

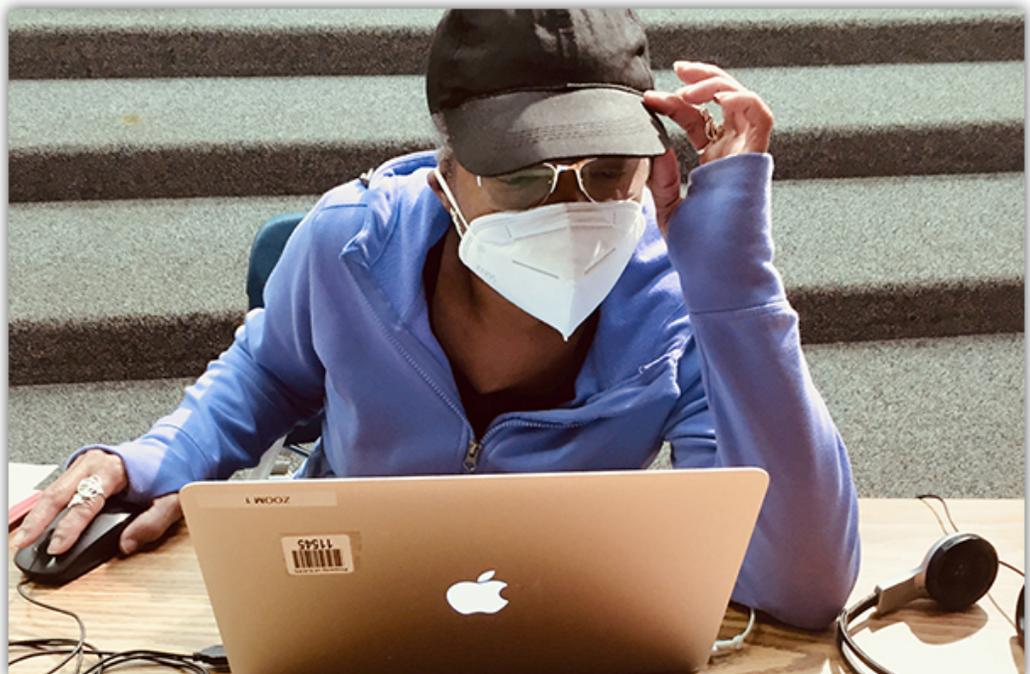
[Community Action Program, Inc. of Western Indiana](#) (CAPWI) staff and volunteers are now able to remotely start — and therefore begin heating — the vans and sedans used for its Mobility for Area Citizens (MAC) program, thanks to a \$2,000 grant from the [Western Indiana Community Foundation](#) (WICF).

Above, Laura Hacquet, WICF office assistant (far left) and Kim Eaton, WICF finance and operations coordinator, present the grant check to Tammy Nickle, CAPWI MAC Van coordinator, late last month.

The MAC program exists to transport the elderly and disabled from Fountain and Warren Counties to local medical appointments, social-service agencies, grocery and other stores, senior centers, pharmacies and court appointments.

CAPWI wishes to thank WICF for its funding of the remote starters.

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REAL Services initiates computer classes for foster grandparents

With COVID-19 closing schools and day care centers in March indefinitely, [REAL Services Community Action Agency](#) began looking for ways to keep its foster grandparents active and engaged.

They decided to ask the grandparents themselves what would be of interest. They surveyed the grandparents specifically about their computer skillsets and interest in learning more. The tremendous response led them to tailor computer classes just for them!

These classes were birthed out of a joint effort by:

- Christine Sopczynski, director of the REAL Services Foster Grandparent Program
- Sara Maloney, Manager of the Research and Technology Department of the St. Joseph County Public Library
- Patrick Gerard, a member of the University of Notre Dame's Computer Science For Good Club.

Following strict COVID-19 practices outlined by the Centers for Disease Control & Prevention, every Tuesday and Thursday afternoons throughout the fall, small groups of foster grandparents would come to the Keller Park/St. Joseph County Public Library. Computers, headphones and other equipment were provided by the library and were rigorously cleaned prior to each class. Hand sanitizers were available with tables arranged at least six feet apart. Grandparents were required to wear masks at all times.

Twenty-eight participants attended weekly, one-hour classes for seven weeks. The classes focused on developing basic computer skills and ultimately helping foster grandparents relate more with students in the classrooms in which they volunteered. The participants were eager to learn and excited to be there, which led to committed, weekly attendees.

The course was primarily an online format with a combination of tutorials and homework designed by the Computer Science for Good Club. The weekly take-home assignments focused on content for the next class. That way, the grandparents were generally prepared for the next class session.

The library was crucial in finding other online tutorials to facilitate learning. One-on-one tutoring was also available to the grandparents by the Computer Science For Good Club members.

The overall curriculum focused on:

1. Managing the cursor
2. Learning how to fill in a Google Doc
3. Setting up an email account
4. Sending an email
5. Experiencing Zoom

The reactions of foster grandparents when they "Zoomed" for the first time was priceless! It was amazing to watch foster grandparents enter the world of computers.

Because of the overwhelming success of this program, REAL Services plans to continue it after the holiday season.

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Spotlight on Professionals

CAPWI congratulates Danielle Antrim!

[Community Action Program, Inc. of Western Indiana](#), congratulates Danielle Antrim, a teacher aide in Classroom 2 at Parke/South Vermillion Head Start, for earning her associate's degree in early childhood education from Indiana Wesleyan University!

Danielle has been employed with CAPWI Head Start since August 2018. The CAPWI Head Start staff recognizes how diligently she worked to achieve this degree and wishes to congratulate her on her achievement.



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