

## Indiana Community Action Network E-newsletter August 2020

### In This Issue

### News

#### **NEWS**

Join an E-learning Series
Specifically for Community
Leaders and Advocates

#### **COMMUNITY IMPACT**

<u>USDA Awards NWICA's, CAPWI's</u> <u>WIC Programs 'Gold' Status</u>

TRI-CAP and Partners Open Wagon Works Apartments

Brightpoint Development Fund Offers Relief for Small Businesses

Reminder: Encourage Vaccinations During National Immunization Awareness Month and Beyond

#### **BRIEFLY**

Exemplifying the work of all CAAs, Pace is featured in IHCDA magazine



May issue deadline: Friday, Sept. 11

To submit an article, email <a href="mailto:news@corcommcreative.com">news@corcommcreative.com</a>

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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!



An E-Learning Series for Advocates & Community Leaders

# TOWARD FIRMER FINANCIAL GROUND:

How Policy & Community Action Can Improve Consumer Protections & Financial Well-Being

4-5pm Thursdays in September & October

## Join an E-learning Series Specifically for Community Leaders and Advocates

#### Presented by Indiana Institute for Working Families

Even before COVID-19, our financial system helped some Hoosiers get ahead while crushing others. The unbanked, who are disproportionately Black and Brown and work in low-wage jobs, pay up to 10 percent of their income just to use their own money. They are disproportionately lured into predatory loans. These staggering costs can create lasting damage that is nearly impossible to recover from.

How do we build a better system - or at least interrupt the damaging one we have?

You're invited to an e-learning series about financial services, debt, and their consequences for Hoosier families.

The series will also feature innovative local solutions that aim to disrupt the troubling trends we are seeing.

#### **Register Now**

Toward Firmer Financial Ground: How Policy & Community Action Can Improve Consumer Protections and Financial Well-Being

SEPT. 10
How Did We Get Here? Consumer
Lending in the U.S. and Indiana

**BOOK DISCUSSION**: <u>How the Other Half Banks</u> by Mehrsa Baradaran

"...although inexpensive credit allows half the American public to improve their economic prospects, very costly credit is crushing the other half. A hard look into the history of banking and the role of banks in our society can help us find solutions to reach this other half."

**SEPT. 17** Auto Lending: Troubling Market **Trends and Innovative Solutions**  WEBINAR: Professor Pamela Foohey, IU Maurer School of Law & Grace Care Center

SEPT. 24

Student Loan Roundtable

**ROUNDTABLE**: Hosted by the Center for Responsible Lending & Student Borrower Protection Center, we will engage in a dialogue focused on your concerns about student loan debt. This conversation will inform the Institute's fall/winter research agenda.

OCT. 1

Payday Lending: Understanding the **Drain and Community Solutions** 

WEBINAR: Teressa Abas, former payday loan store employee; Erin Macey, Senior Policy Analyst at Indiana Institute for Working Families; Shawn Wolbert, CIA from Financial Health Federal Credit Union; and Marie Morse, Homestead CS

**OCT. 8** 

**Debt Collection, Garnishment & Bankruptcy: Surprising Pre-COVID** Stats, COVID Trends and the Future PANEL: Indiana Institute for Working Families (moderating), John Brengle from Indiana Legal Services, Professor Pamela Foohey from IU Maurer School of Law, and Guests

OCT. 15

**Indiana Institute for Working** Families' 2021 Policy Agenda: Tying Together Job Quality, the Social **Safety Net and Consumer Protections** 

WEBINAR AND Q&A: Jessica Fraser, Director of Indiana Institute for Working Families & Coalition **Partners** 

#### The Details

Location

Cost

Your living room! All events will be on Zoom.

Thursdays, Sept. 10 - Oct. 15, 2020

**Dates & Times** 4 to 5 p.m.

> This event is free. However, we encourage you to make a donation in any amount you find meaningful to support our efforts to bring dynamic

speakers and innovative solutions to you!

**Register Now** 

This series is made possible with generous support from:





### **The Joyce Foundation**

{ return to top }

### **Community Impact**

"USDA celebrates Community Action Program of Western Indiana WIC Program

for an exemplary breastfeeding program with the Cold Loving Support Award of Excellence. Over the last year, you've met rigorous core components of the Loving Support model for a successful peer counseling program." - Trish Solis

USDA/FNS Midwest Acting Regional Administrator

COMMUNITY ACTION PROGRAM OF WESTERN
INDIANA WIC PROGRAM
LOVING SUPPORT
AWARD OF EXCELLENCE
GOLD AWARD!



WICBreastfeeding.fns.usda.gov



## USDA Awards NWICA's, CAPWI's WIC Programs 'Gold' Status

Two Indiana Community Action Agencies — <u>Northwest Indiana Community Action</u> and <u>Community Action Program, Inc. of Western Indiana</u> — have been awarded The Loving Support Award, Gold Level, from the U.S. Department of Agriculture (USDA) Food and Nutrition Services (FNS). The award is intended to recognize Women, Infants and Children (WIC) agencies that have provided exemplary breastfeeding promotion and support activities.

In recognizing these agencies, Trish Solis, USDA/FNS Midwest Acting Regional Administrator, said the USDA celebrates the programs for meeting "rigorous core components of the Loving Support Model for a successful Peer Counseling Program."

The WIC program is a federally funded Special Supplemental Food and Nutrition Education program for women, infants and children through the USDA, with oversight through the Indiana State Department of Health.

Each year, the Indiana WIC program serves an average of 145,000 individuals a month, providing access to nutrition and health screenings, supplemental health foods and breastfeeding support.

Congratulations to NWICA and CAPWI on achieving this gold standard!

"USDA CELEBRATES NORTHWEST INDIANA COMMUNITY ACTION CORPORATION WIC PROGRAM

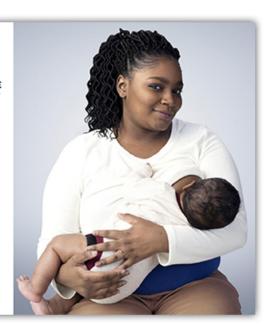
FOR AN EXEMPLARY BREASTFEEDING PROGRAM WITH THE COLD LOVING SUPPORT AWARD OF EXCELLENCE. OVER THE LAST YEAR, YOU'VE MET RIGOROUS CORE COMPONENTS OF THE LOVING SUPPORT MODEL FOR A SUCCESSFUL PEER COUNSELING PROGRAM."

- Trish Solis USDA/FNS Midwest Acting Regional Administrator

NORTHWEST INDIANA COMMUNITY
ACTION CORPORATION WIC PROGRAM
LOVING SUPPORT
AWARD OF EXCELLENCE
GOLD AWARDEE!



WICBreastfeeding.fns.usda.gov



{ return to top }



Wagon Works' first resident, Gloria "Jeanie" Huff, cut the ribbon for the new complex at a ceremony Aug. 14. (Photo courtesy Dubois County Free Press)

## TRI-CAP and Partners Open Wagon Works Apartments

Six years to the day after the city of Huntingburg, Ind., was named a Stellar Community, its final project came to fruition. <u>Wagon Works Apartments</u> opened its doors to low-income residents at a ribbon-cutting ceremony Aug. 14.

The <u>Stellar Community designation</u> was awarded by then-Lieutenant Governor Sue Ellspermann in 2014. The designation gave the city the opportunity to make use of pooled funding from federal programs that support community planning and development initiatives.

During Huntington's strategic planning process, local employers identified a strong need for affordable housing for their employees. "The Stellar Communities designation program benefits all communities who participate in the selection process," said Ellspermann at the time of designation. "The committees from Huntingburg and Wabash prepared outstanding plans that impressed our selection team. The transformational projects proposed by both communities are examples of the positive

economic impact that can be achieved through thoughtful planning and broad-based public and private sector commitment."

The <u>City of Huntingburg</u>, <u>TRI-CAP</u>, the <u>Indiana Housing and Community Development Authority</u> and Indianapolis-based developer <u>Paragus</u> partnered to develop the 56-unit, affordable housing complex on the site of the old Wagon Works factory, located at 419 N. Washington St. in Huntingburg. A community building is also located on the property. The project was an \$8 million investment in the city. Much of that cost was covered by tax credits, which makes inexpensive rent possible.

Apartments range in size from small, one-bedroom studios (renting for \$350 a month) to two-bedroom units (\$599 a month). The apartment community was intended to house people entering the workforce for the first time. Income restrictions range from \$10,500 to \$45,060 per household per year for 2020.

#### For more

- · Apply for housing
- 14 News (NBC, Evansville): <u>Low-income housing officially open in Huntingburg</u>
- Dubois County Herald: Wagon Works open to community
- Dubois County Free Press: <u>WagonWorks Apartments officially open</u>

{ return to top }



## **Brightpoint Development Fund Offers Relief for Small Businesses**

As communities around the world are facing an unprecedented disruption in every aspect of their lives due to the COVID-19 pandemic, the small-business sector has been hit especially hard. Due to the high demand for financial relief, in April, <u>Brightpoint Development Fund</u> (BDF) created a COVID-19 Express Loan for businesses.

Businesses in Adams, Allen, DeKalb, Elkhart, Grant, Huntington, Kosciusko, LaGrange, Noble, St. Joseph, Steuben, Wells and Whitley counties in Indiana are eligible for loan funds up to \$20,000, with zero upfront costs and immediate deferred payment options.

"We feel it's critical to support the small businesses in our community," said Steve Hoffman, President/CEO of Brightpoint. "They are providing products and services we all rely on, and are an important source of employment as well."

Recently, BDF began offering more help thanks to two new partnerships.

In July, a collaboration was announced with the City of New Haven in Allen County to offer relief loans, creating working capital for New Haven small business owners impacted by the pandemic. "I am excited to be able to partner with Brightpoint to offer this loan product to New Haven businesses," stated New Haven Mayor Steven McMichael.

In August, the City of Fort Wayne announced it was creating a Small Business Emergency Relief



Program to be administered by the Brightpoint Development Fund. Small businesses make up the vast majority of all businesses in the area. Figures from the 2018 Census show that, of Allen County's 9,269 businesses, 7,465 of them employ fewer than 20 people.

"Small businesses are a crucial piece of keeping our local economy healthy, and yet many of them are struggling to survive the economic hardships created by the pandemic," said Fort Wayne Mayor Tom

Henry. "Our priority is to support our local businesses so they, and our economy, come out on the other side of this crisis stronger than ever."

Businesses interested in applying for any of these loans should submit an application available at mybdf.org, along with the required documents listed on the website.

{ return to top }



## Reminder: Encourage Vaccinations During National Immunization Awareness Month and Beyond

<u>Health Connection of Pace Community Action Agency, Inc</u>. joins the CDC in recognizing August as National Immunization Awareness Month.

Highlighting the importance of the human papillomavirus (HPV) vaccine, Billy Hillyard, health educator at Pace, says it is a time to "get the facts, encourage vaccinations, and to ensure a high quality of health for children and adults."

#### **Facts about HPV**

- · What is it
  - The HPV vaccine is an aid for preventing cancer. It is a series of two to three doses over a six-month time period, depending on the person's age at the time of initial vaccination.
- When to vaccinate
  - The Centers for Disease Control recommends males and females get vaccinated against HPV at ages 11 to 12, but the vaccine can be given as early at age 9.
  - The Advisory Committee on Immunization Practices (ACIP) recommends vaccination for everyone, up to and including age 26 years.
  - Vaccination is not recommended for everyone older than age 26 years. However, some adults ages 27 through 45 years may decide to get the HPV vaccine — based on discussion with their clinicians — if they did not get adequately vaccinated when they were younger. HPV vaccination of people in this age range provides less benefit, for several reasons, including that more people in this age range have already been exposed to HPV.
- Are people taking advantage of the vaccine?
  - The analysis of 2018-2019 data from a national population-based survey suggests that most people are not getting the recommended vaccine, even after discussing the vaccine with their healthcare provider.

Community members should contact their local Health Connection or other clinical provider to schedule a visit and get the HPV vaccine today.

{ return to top }

### **Briefly**



Dr. Bertha Proctor is pictured with boys participating in the program (pre-COVID-19).

### Pace Community Action Agency, Inc. Making a Difference During the COVID-19 Pandemic

By Emily Krauser, Director of Community Programs

magine your local community coming together to identify specific needs in your area, then addressing them in whatever way the community sees fit.

Who might fund something arassroots, and so flexible

address the effects of COVID-19. "We are strong technology users; therefore, in this unprecedented time, we were able to quickly pivot from serving many people in our offices to serving customers remotely. When the president declared a national emergency, our linkages staff were in place – taking calls, providing referrals and connecting customers to services based on local needs."

### Exemplifying the work of all CAAs, Pace is featured in **IHCDA** magazine

Indiana Housing and Community Development Authority (IHCDA) The Magazine, summer 2020 issue, features an article about Community Action Agencies in our state. Using Pace as the example, the article talks about how CAAs are using COVID-related funding to improve their communities. Read the article here.

{ return to top }

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