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TAKING ACTION.
Improving Lives.

Indiana Community Action Network Newsletter

June 2009

TRI-CAP Awarded Neighborhood Stabilization Program Funds

In Indiana, 21 communities and community organizations awarded \$50 million of Neighborhood Stabilization Program (NSP) Funds to buy abandoned or foreclosed homes, demolish or redevelop vacant properties and help low- and moderate-income homebuyers purchase properties. TRI-CAP was awarded \$4.5 million in NSP funds from the Indiana Housing and Community Development Authority (IHCDA) to renovate the former Core of Huntingburg building into a senior living facility with 17 two-bedroom apartments. This grant will also allow TRI-CAP to purchase three abandoned homes that the CAA will either renovate or demolish. We will keep you posted as these projects continue to develop. To see a full list of NSP recipients, please visit, www.ihcda.in.gov.

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CASI Awarded \$250,000 Grant to Assist Parents of 21st Century Scholars Program

Community Action of Southern Indiana (CASI) was the recent recipient of a three (3) year grant to pilot an innovative program geared to assist Twenty-First Century Scholars families. CASI has partnered with the Regional office of Twenty-First Century Scholars to provide services to forty (40) Twenty-First Century Scholars parents in Clark, Floyd and Harrison counties. The program is modeled after its successful Individual Development Account (IDA) program and funded by the Indiana Housing and Community Development Authority.

The Education Development Account (EDA) program is designed to help those Parents of Twenty-First Century Scholar Students wanting to attend college, continue their education, or start a career certificate program. The EDA program will award those Scholar Parents with \$5,000 for education expenses while also supplying free training and counseling in budgeting, saving, debt management, career planning and other goal oriented trainings that may be needed to assist our Twenty-First Century Scholar Families as they seek economic security.

The Community Action of Southern Indiana team of staff, managers and partners are dedicated to helping others help themselves

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

thereby increasing self-sufficiency, building stronger families and contributing to improved communities. The Twenty-First Century Regional Coordinator, Billy Sue Smith, asserted that "this is a unique opportunity to collaborate with Community Action of Southern Indiana on behalf of those families we serve."



Client Spotlight

CAP of Western Indiana Makes a Difference in Clients' Lives Through IDA Program

The Indiana Individual Development Account (IDA) Program is an asset development program for low-income individuals. In establishing the IDA Program in 1997 to build more assets for Hoosiers around the state, Indiana became a nationally recognized leader in asset development. Since 1997, Indiana has utilized Individual Development Accounts as one strategy to help low-income families save for the purchase of an asset. Indiana IDAs can be used for the purposes of: higher education; small business capitalization; home purchase; and asset preservation through rehabilitation, such as homeowner occupied rehabilitation. This program is administered in Indiana by the Indiana Housing and Community Development Authority (IHCDA).

Two letters were submitted to IHCDA by clients of the Community Action Program of Western Indiana that explained the impact this CAA and the IDA program has had on the lives of these clients.

I feel that the IDA Program is a great reward for someone that tries to save and just has no money to save. I live on less than \$20,000 per year and raise two kids. The \$400 each year is about all I can put together for savings and your IDA Program makes it worth while to keep that money in savings and not use it for daily expenses. No where else can you get such a return on your money, so I feel these dollars working best for me not being spent. I have two kids that will be going to college in 2011 and 2012 and an old house that needs help, so the money will be well spent. Thank you for making this program possible. I know I would not be able to save these dollars on my own. It would take me 12 times as long to accomplish such mission.

Sherry

"I'm so excited, and I just can't hide it" Alright, that was my initial reaction, but really, I am so grateful, even though I have not truly decided what to use my savings for, that I have options now. Options that I never dreamed of when my journey began. The thought of being able to help one of my three awesome children, two of which are already in college, further their dreams of higher

Grandparents; Legal Services; Neighborhood Centers; Summer Youth Programs; 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.

We have 24 Community Action Agencies that serve all 92 counties of Indiana. Each Community Action Agency periodically analyzes 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

education makes my heart race, and who in our great country, especially in these hard times, doesn't dream of finally having that down-payment saved up? I have never met the people who make this program what it is, but Donna, when you go to your conferences, could you tell them.....

Thank You So Much
Christina

These are only two stories that reflect the impact that CAA's make in the daily lives of members in the communities they serve. IDAs are one of many programs and services CAA's are able to offer clients to assist them in reaching economic self-sufficiency.

Care; and many more programs and services.

To find your local CAA or to learn more about the Indiana Community Action Network or State Association, please visit www.incap.org.

Funding Opportunity From SBA

SBA Now Accepting Applications for PRIME Funding. The Small Business Administration's Program for Investment in Microentrepreneurs (PRIME) is offering grants for microenterprise organizations that provide Training and technical assistance to very low-income entrepreneurs and/or Capacity-building services to microenterprise development organizations. SBA is also looking for applicants to pursue research and development of best practices in the field of microenterprise and technical assistance for disadvantaged entrepreneurs. PRIME is being administered as a nationwide program with no limitation on the number of eligible states. For more information, please visit:

www.sba.gov/services/financialassistance/sbaloantopics/microloans/SERV_MICROLOANS_PRIME2009.html/

Closing Date: July 15, 2009.



Statewide Conference for Indiana's CAAs

The conference program book, the exhibitor and sponsor form, and other information have been posted to IN-CAA's web site, www.incap.org. On IN-CAA's home page there is a conference button that links to conference web page where all the information about conference and updates will be posted.

Registration for the 2009 Statewide Conference for Indiana's Community is now open! *DO NOT register for the MACAA conference, that registration is for non-Indiana CAAs only.*

To register for the conference, visit IN-CAA's web site at

www.incap.org, and click on the Community Action Training section. **Registration is once again based on room occupancy and the registration deadline is July 29, 2009!**

If you have any questions, please feel free to contact Lisa Travis at ltravis@incap.org or 1-800-382-9895.

Indiana Institute for Working Families Releases Report on Adult Students

On June 26, 2009, the Indiana Institute for Working Families, a program of the Indiana Community Action Association, hosted a symposium and released a research report, *Investing in Indiana's Adult Workers: Increasing Financial Aid Opportunities*. This report focuses on the need for Indiana to invest in increasing the skills and educational attainment levels of its workforce in order for the State to remain competitive in a global 21st century economy. It is estimated in Indiana there are nearly one million Hoosiers who lack the basic educational skills necessary to become gainfully employed or advance to better paying jobs.

Indiana is not alone and that the United States is also experiencing an educational crisis. In fact, the United States is the only country competing in the global economy in which younger adults are less educated than the previous generation. More troubling is the fact that Indiana lags the educational attainment levels of other states. In Indiana, over 650,000 Hoosier adults 18-64 years old have a high school diploma, no postsecondary education, and earn less than a self-sufficient wage - below 200 percent of the Federal Poverty Guidelines (\$35,200 a year for a family of three in 2008).

Research shows that even if Indiana were to outperform all other states in high school and college completion rates for traditional age students (generally students between 18-24 years old), the State would still fall short of meeting the need for a globally competitive workforce. More than two-thirds of Indiana's workforce is beyond the reach of the K-12 educational system. Therefore, developing a workforce equipped for the 21st century economy must begin with increasing educational opportunities for adult workers.

The need for advancing the skills of Indiana's workforce has been acknowledged by Indiana officials but most state financial aid programs are designed for traditional age students. Low-income adult workers often find themselves in a double bind. Their wages are low because they lack the educational attainment necessary to acquire a better job, yet they cannot afford to pursue a postsecondary education due, in part, to the cost of tuition and other related expenses of attendance. State financial aid programs were created to ensure no one was denied access to postsecondary education due to a lack of financial resources, yet these financial aid programs are not reaching those most in need. Indiana has been nationally recognized as a leader for providing financial aid assistance to low-income traditional age students. Indiana dedicates only a miniscule amount of its financial aid dollars (2.23 percent) directly to the needs of working adult students.

Included in this report is an audit of Indiana's financial aid programs,

for which adults are eligible to receive funding. Also included in the report are innovative programs and strategies employed by other states to increase the number of adult workers who possess postsecondary credentials, which can be replicated in Indiana. The report also offers eighteen policy recommendations for improving the education and skills attainment levels of Indiana's workforce. The policy recommendations focus on five main areas including:

- Removing barriers for adult students to Indiana's financial aid programs;
- Increasing the number of adults enrolled in postsecondary institutions;
- Increasing retention and completion rates of adult students in Indiana;
- Increasing affordability of postsecondary education for working adults; and
- Improving data collection and information on postsecondary education students.

The Executive Summary and full report are available on the Indiana Institute for Working Families section of IN-CAA's web site, under reports and publications, at www.incap.org.

Registration Now Open for Indiana Training Institute Trainings

The Indiana Training Institute (ITI) Trainings for June through September 2009 are now posted Community Action Training section of IN-CAA's website at www.incap.org. Training information posted includes trainers, training descriptions, training times, and registration deadlines.

Trainings currently posted include:

- **Goal Setting for Your Agency** - July 29, 2009
- **FMLA and ADA Regulations: Updates for 2009, presented by CAPLAW** -August 3, 2009
- **Indiana CAA Conference**- August 10-11, 2009
- **Family Development Matrix Training** - August 26, 2009
- **Weatherization Database Training** - August 26, 2009
- **Crystal Reports Training** - August 27, 2009
- **Weatherization Database Training** - September 14, 2009
- **Crystal Reports Training** - September 15, 2009
- **Weatherization Database Training** - September 16, 2009
- **Crystal Reports Training** - September 17, 2009
- **North EAP Meeting** - September 21, 2009
- **Central EAP Meeting** - September 22, 2009

- **South EAP Meeting** - September 23, 2009

More ITI training have been scheduled for 2009 and the training and registration information should be available online in the coming weeks.

If you have other questions about the training, please feel free to contact Lisa Travis, Team Leader, CAA Network Support, at ltravis@incap.org or 1-800-382-9895.



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