

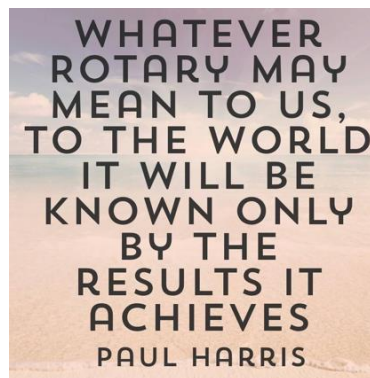


# THE DAYBREAKER

August 29th, 2024



Today we had 20 in person attendees and 5 ZOOM attendees.



## Service Opportunities:

1. John Polles needs help with supporting our efforts at LUM – please contact him if you are interested in helping with this important Rotary project.
2. Ushers are needed for the Mexico Corazon 2024 at the Long Center on September 6th. Contact Rebecca Peters if you are interested.

**GUESTS:** None

**VISITING ROTARIANS:** None

**INVOCATION:** Cindy Fletcher

## Program: Chelsea Gochenour – Homestead Resources

Chelsea has worked for Homestead Resources since 2022, initially working with Counseling Services for foreclosures and then becoming the Assistant Director of Housing

Resources. She had previously worked in the banking industry and served 8 years in the Indiana National Guard

She explained that she is an HUD Certified Counselor, and that Homestead Resources is a Certified Community Development Financial Institution. They are active across Indiana and help about 1,500 families per year. The local office has 12 staff members, 6 of whom are certified HUD counselors and serves 10 counties in West Central Indiana. They also help with rental assistance in several other counties.



They have financial education classes including tenant rights, Budgeting 101, financial wellness, financial literacy for 55 y/o and older and home buying education. Their Housing Counseling Services served 749 families with budgeting and credit counseling, 458 for foreclosure prevention, 212 for rental counseling and an additional 42 seniors for reverse mortgage counseling.

Their direct housing assistance gave out over \$600K in rental assistance and assistance in leveraging over \$13.3M in assistance. They also repaired 3 homes in West Lafayette and hope to expand

these efforts.

Another major program is the Community Loan Center of West Central Indiana, a partnership with employers and even one union. These provide loans of \$500 to \$1,000 to keep people in need from having to access payday loan companies who may charge up to 391% interest! This program charges 18% and allows the worker to keep the money for over the 2 weeks allowed for payday loans. They presently have 491 loans out for over \$491K and figure they have saved workers over \$11.7M.

They are also working to rehabilitate 74 units in the Jefferson Senior Center and build 54 new ADA compliant units at the new Jeffersonian Apartments. This will hopefully start to address the affordable housing shortage in Tippecanoe county, which is felt to be over 3,000 units.

**Trivia Question for the week:** Who was the first President to appear on a coin?

**The answer to last week's trivia question:** Which Founding Father did not sign the Declaration of Independence?

George Washington, John Jay, Alexander Hamilton, and James Madison are typically counted as "Founding Fathers", but none of them signed the

Declaration of Independence. General George Washington was Commander of the Continental Army and was defending New York City in July 1776. As instructed by John Hancock, Washington read the Declaration of Independence to the army on July 9th.

Source: Harvard

**Thought of the Week:** You can't use up creativity. The more you use, the more you have. ~ Maya Angelou

### **UPCOMING PROGRAMS:**

**September 5 – Jim Stone – Q106**

**September 12 – Raquel Lopez – Civic Theatre of Greater Lafayette**

**September 19 – Bob Anderson – Habitat for Humanity**

**September 26 – Lafayette Symphony Orchestra**

**October 3 – Toast Presentation**

**October 10 – Matt Melody – United Way**

**October 17 – Tour of the new Humane Society**

**October 31 – Dave Anders – The Rotary Foundation**