



VIRGINIA ORGANIZING

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Virginia Organizing posed for a photo with Governor Terry McAuliffe after the governor announced that he would restore the rights of all returning citizens currently waiting for their rights using executive action.



The Fredericksburg Chapter held a women's roundtable discussion for women to talk about issues that are important, especially to women of color and low-income women.



South Hampton Roads residents gathered to support light rail funding in their community. The Virginia Beach City Council voted to keep the project on track without delays and started the process of buying rail cars.

News From the Grassroots

Predatory Lending and the Consumer Financial Protection Bureau

Virginia Organizing has a long history of working on predatory lending with other groups. We have been part of coalitions in Virginia to secure resolutions from local governments to support stronger regulations for small dollar, high interest, short-term consumer loans, and we have worked for many years to support state legislation to protect consumers.

Now, Virginia Organizing is taking that work to the federal level in partnership with Americans for Financial Reform. We are organizing to support the federal Consumer Financial Protection Bureau's (CFPB) regulatory efforts regarding predatory lenders.

One way Virginia Organizing is supporting the CFPB is through photo petitions. Your local organizer may have already asked for your photo with a sign saying #StopTheDebtTrap or a similar message. Every week, we send these photos to our national partners and they send them to Members of Congress and officials at the CFPB to show that grassroots people care about this issue.

Virginia Organizing leaders also attended the U.S. Senate Banking Committee hearing on April 7 when

Richard Cordray, director of the CFPB, testified before the committee. Virginia Organizing was there to ask U.S. Senator Mark Warner to support the CFPB as a member of the Senate Banking Committee and to show our support to Director Cordray for his work protecting consumers from bad lending practices.

Our leaders know how bad predatory lending can be. State Governing Board member Debra Grant of Virginia Beach recently wrote about her experience with payday loans in an op-ed that was featured in the *Virginian-Pilot*. In Debra's neighborhood, there is not a major grocery store, but there are five predatory lending institutions waiting for people susceptible to their tactics. Debra herself was caught in a debt trap and openly shares her story to try to help others.

"Predatory loans hurt women, especially low-income women and single mothers," said Debra. "I now know that companies selling payday loans prey on people like me, who have limited options for borrowing money and few resources to handle emergencies."

While Virginia Organizing and other groups have been fighting for stronger regulations on these loans, members of the General Assembly are resistant to regulations. Virginia Senator Minority Leader Dick Saslaw even noted during this last session that he had conversations

with some of the big lenders and they now promise to play by the rules, so the lawmakers should trust those lenders to keep their word instead of passing laws that would prevent bad practices.

The fact that states cannot control these predatory practices is why we need a strong CFPB that will ensure compliance with laws, investigate bad practices, and provide remedies to consumers who were victimized.

Last year, the CFPB indicated they would be considering new guidelines for short-term consumer loans, also known as payday loans, open-end credit loans, and car title loans. The regulations might include underwriting guidelines and other lending requirements, but the CFPB may not set interest rates for these lenders or ban them outright — only state governments can do this.

All signs point to these new regulations and requirements being announced sometime in May or June.

Virginia Organizing will keep you posted when these regulations are issued and open for public comment. We hope you will take action to support strong regulations on these loans to protect consumers. In the meantime, send us a photo with your own message for the CFPB to amanda@virginia-organizing.org.

Real people. Real change.

Chapters Participated in Clean Power Plan Rallies

Virginia Organizing teamed up with Chesapeake Climate Action Network, the Sierra Club, and local groups in Danville and Abingdon to rally for a strong clean power plan and call on Governor Terry McAuliffe to support and advance a proactive approach to clean power and reducing our state's carbon footprint. Twelve events were held across the state on April 2.

A strong clean power plan would be great for our environment — create clean energy jobs and pave the way for Virginia to become a leader in clean energy production such as wind and solar. Virginia needs to move away from fossil fuel production and devastating effects those pollutants have on our environment, climate change, and air quality.

Virginia Organizing encourages everyone to take action. Read our action step in the box below to learn how you can support clean energy!

April Action Step

Call Governor Terry McAuliffe at 804-786-2211 and tell him to support a STRONG and BOLD clean power plan for Virginia that will reduce our carbon footprint and create clean energy jobs for Virginians.

Grassroots Gathering Registration Open!

Have you been a part of a Virginia Organizing Grassroots Gathering? This is one annual event you do not want to miss. Leaders, members, and supporters come from all across Virginia for one weekend

filled with opportunities for learning new skills, connecting with grassroots work across Virginia, and having a chance to hear from policymakers who can make changes. You can register at <http://bit.ly/grassrootsgathering2016> today! If you'd like to help us with the costs of this event, you can download our program book ad sale form at <http://bit.ly/gg2016adform> and ask individuals and businesses to support this annual meeting.

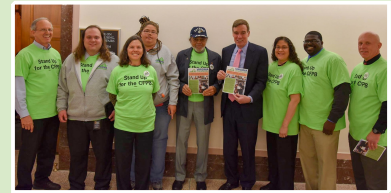
Disrupting the School to Prison Pipeline

The Fredericksburg Chapter has been organizing to disrupt the school to prison pipeline in Spotsylvania County after hearing stories from directly affected parents whose children were suspended or referred to law enforcement for arbitrary "behavioral" issues. When the Chapter received data regarding suspensions and referral to law enforcement, it showed that students of color and students with disabilities were being suspended and/or referred to law enforcement at a disproportionate rate. The Chapter knew this was a problem in other areas of the state so Chapter leaders got connected with other leaders in South Hampton Roads to discuss the issue and what they have learned.

The South Hampton Roads Chapter leaders are now organizing to disrupt the school to prison pipeline in their communities as well. Not surprisingly, initial research is showing high rates of suspension and/or referral to law enforcement in South Hampton Roads school systems as well. Most of those suspensions are labeled as related to behavioral issues. If you would like to be involved in this work and changing how local schools respond to student discipline issues, please contact us at info@virginia-organizing.org or 434-984-4655 ext. 222.

Special Spotlight: Collaborations and Partnerships

This month, Virginia Organizing wants to honor the many partners and collaborators we work with regularly to organize for a more just Virginia and United States.



Virginia Organizing is pictured with U.S. Senator Mark Warner before attending a Senate Banking Committee hearing with Americans for Financial Reform.



In Abingdon and Danville, Virginia Organizing led two of twelve statewide rallies to urge Governor McAuliffe to introduce a strong clean power plan.





The South Hampton Roads Chapter partners with Mothers Out Front to support environmental justice and educate about sea level rise and flooding.

VIRGINIA ORGANIZING

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Local Chapters and Areas Served

Augusta/Staunton/Waynesboro
Charlottesville/Albemarle County
Danville
Harrisonburg/Rockingham County
Fredericksburg
Lee County
Lynchburg
Martinsville/Henry County
New River Valley
Roanoke
South Hampton Roads, Eastern Shore
Washington County
On Campus: UMW, VSU, CNU, UVA, E&H,
U of R, ODU, NSU, RU, TCC, VCU, JMU

 www.facebook.com/virginiaorganizing
 @VAOrganizing

News in Brief

- Virginia Organizing partnered with the Neighborhood Resource Center (NRC) in Richmond to hold a restoration of rights workshop and train the NRC staff to help returning citizens apply to restore their civil rights.
- Virginia Organizing continued to meet with more hospitals in Central Virginia about issues affecting access to care for the deaf community, making progress with better accessibility and services!
- The Fredericksburg Chapter is working to get the CSX rail cars moved from a local low-income community. Leaders testified at a City Council meeting in April to promote quick removal of the tankers holding toxic chemicals.
- Have you signed up to be a monthly sustainer yet? Our goal is to have 275 people sign up to be sustainers this year and we are at 138, half way to the goal! Will you partner with us to make Virginia a more just place for everyone? Every dollar counts and you can choose to donate any amount you'd like. To sign up, complete the form at http://bit.ly/vaorg_sustainer and follow the instructions. You can also make monthly donations by check, through your bank's bill pay (send money to individuals), or on our Network for Good page at <http://bit.ly/vaorgdonate>. Thank you for your support!

www.virginia-organizing.org