



# Report

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## Help us shatter records!

You've done it! Thanks to your support, **Arise has broken our all-time records for individual giving and membership.** Now we need your help to grow even more before our budget year ends June 30. Make sure your membership is current, and invite your friends to join, too! Please note if you'd like your gift to honor Kimble's 25 years at Arise.

## Issue proposal deadline

**Friday, July 29** is the deadline for member groups to submit proposals for new 2017 issue priorities to be considered at this year's Arise annual meeting. If your issue is an existing priority, you don't need to resubmit it unless you seek a major strategic change. For more info, email organizing director Presdelane Harris at [pres@alarise.org](mailto:pres@alarise.org).

## Save the dates!

### Arise annual meeting

Saturday, Sept. 10, 2016

*9:30 a.m. to 3 p.m.*

Aldersgate United Methodist Church, Montgomery  
RSVP now at [arisecitizens.org](http://arisecitizens.org).

### 2017 Arise Policy Conference

Friday, March 31, 2017

*Time and speakers TBA*

Birmingham-Southern College

## How we've grown – and where we're going next Kimble marks 25 years at Arise

By *Chris Sanders, communications director*

It can be easy to forget how different the world was in 1991. The Cold War was winding down. The Internet was still years away from being a household term. Even the most ardent Alabama football fans had never heard of Nick Saban. Alabama Arise was in its infancy, and several of today's Arise staff members were still in elementary school.

As Arise has navigated the last 25 years of change, executive director Kimble Forrister has been a constant. When Forrister first came to Arise in July 1991, its success was far from a guarantee. Arise was a fledgling coalition of churches and community groups, not quite three years old and still fighting to make itself known to lawmakers, media and everyday folks across the state. Then as now, our movement to promote the common good – to build an Alabama where everyone has a voice and everyone has a chance to get ahead – faced a steep uphill climb in a difficult political environment.

Under Forrister's leadership, Arise has grown into a respected, well-known, statewide voice for the needs of low-income Alabamians. That didn't happen quickly, and it didn't happen by accident. Patiently, gradually, strategically, Forrister traveled across the state to help build Arise's public profile. He spread the word about our mission and goals in a host of places: Sunday School classes, workshops, newsrooms, committee meetings. More people hearing our message meant more people who liked what they heard – and



*Arise executive director Kimble Forrister (seen above at Legislative Day on March 8 in Montgomery) will complete his 25th year at Arise this month. Arise has grown tremendously under Forrister's leadership. We've tripled our member group total, added hundreds of individual members in every part of Alabama, and expanded our staff from two people to 15. Here's to Arise's next 25 years of success!*

more people who wanted to support our work to make Alabama better.

### **Steadily, Arise grew: more member groups, more funding and more staff.**

First we hired organizers to help equip communities for advocacy. Then came policy analysts to evaluate the major issues facing Alabama, communications staff to help spread the word about our work, and development staff to raise money to

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## A few words from Kimble

By Kimble Forrister,  
executive director

**Aw, shucks, y'all. It's nice to be appreciated.** I'm willing to take credit for some things: I've tried to keep Arise focused on our vision and true to our principles – most of which we inherited from our founders. But really, when I got here, a promising organization was already in place.

**I'm deeply grateful that I've had 25 years to work with such wonderful people,** all our dedicated members and staff and board leaders. This month we were sad to lose Tommie Mitchell and Peter Horn. Both knew how to get others involved: Tommie with the African Methodist Episcopal Women and Peter with his phone tree at St. Stephen's Episcopal Church. I can still see Tommie now chasing U.S. Sen. Howell Heflin down the airport concourse, with Heflin throwing up his hands and saying, "I'm gonna cosponsor! If I don't, your women gonna drive me crazy!"

**There's nothing else like Arise: an authentic, homegrown blend of organizing, policy analysis and advocacy.** Organizing groups look at us funny; so do the policy groups. But our blended model has proved that organized, well-informed constituents can win changes in unfair policies.

**It's an uphill battle, challenging Alabama government to serve the common good.** Facing opponents with huge sums of money and the sad fact that many people still see poverty issues through a racist lens, we could just concede that the forces of greed are too strong. But let's remember: If Georgia can untax groceries, make the rich pay their share of taxes and rein in payday lenders, it's not unrealistic here. Let's hope change is in the air.

Yours in peace and hope,

## Spreading the word about Medicaid



*Arise organizer Shakita Jones (front row, center) held a meeting in Lanett on June 6 on Medicaid's vital role in Alabama and the state's need to close the coverage gap. Call us to set up a meeting in your community and help spread the word about why Medicaid matters!*

### 25 years of Kimble

*[Continued from Page 1]*

support it all. Since 1991, Alabama Arise and its sister group ACPP have grown from two staff members to 15, tripled the number of member groups, and added nearly 1,000 individual members. Thanks to Forrister's hard work and your vital support, Arise is stronger today than it's ever been.

### Where we've been

**Arise is about building a lasting movement for change in Alabama, not just year-to-year policy goals.**

Fortunately, we've celebrated many policy wins over the years as well. Our first two came in Forrister's first year at Arise: Alabama increased welfare benefits for the first time in more than a decade, and Arise won a seat on a state tax reform task force after our members flooded Gov. Guy Hunt's office with faxes (remember those?) urging consumer representation. Arise quickly established itself as a leading voice for change to Alabama's upside-down tax system.

**More than a decade of groundwork went into perhaps Arise's two biggest successes, both in 2006.**

That year, Alabama finally passed a landlord-tenant law to guarantee renters' rights, and the state increased its income tax threshold (at which a household begins to owe tax) from \$4,600 to \$12,600 for a family of four.

**Your Arise advocacy continues to lead to meaningful changes for low-income Alabamians.**

In 2012, lawmakers created a Housing Trust Fund to expand affordable housing for families in deep poverty. This year, the state ended lifetime bans on food aid and cash assistance for people who have served their time for a felony drug crime. And we're ensuring a strong consumer voice as Medicaid works to cut costs and keep patients healthier via long-term care reforms and a new regional care structure.

### Where we're going

**Arise has accomplished a lot in the last 25 years, and we're not done yet.**

Under Forrister's leadership, we'll continue working to untax groceries and build a state tax system that stops driving families deeper into poverty. We'll keep advocating for Alabama to close its Medicaid coverage gap for hundreds of thousands of working adults. We'll build on the growing momentum to rein in high-cost payday and title lending practices that leave many borrowers stuck in deep debt. We'll keep making the case to expand voting rights and invest in education, housing and public transportation.

**Together, we can make it happen.**

Together, we can continue expanding Arise into a powerhouse for justice and opportunity that stays true to its humble roots. Together, we can build a better Alabama for all.

# Alabama still needs state-level reform despite CFPB proposal **Federal rules next step toward payday reform**

By Stephen Stetson, policy analyst

**They're a good step, but they're not enough.** The new rules proposed June 2 by the Consumer Financial Protection Bureau (CFPB) could restructure the national landscape of high-cost payday and auto title loans. But the rules fall short of fully protecting borrowers from the dangers of high-cost debt.

**Proposed new federal rules would require certain lenders to examine if borrowers have the ability to repay the loan.** This change would add a crucial principle of underwriting to the lending process. Unfortunately, the rule would exempt the borrower's first six payday loans in a year, exposing consumers to multiple annual risky transactions. Unless the CFPB applies the "ability to repay" requirement to all payday loans, borrowers still could spend much of the year burdened by debt with triple-digit interest rates. In Alabama, those rates can go as high as

456 percent annually on payday loans and 300 percent a year on title loans.

**The CFPB rules would not cap those interest rates, because only states have that power.** Lenders likely will sue to try to prevent the regulations from taking effect. Some lenders also could ask the Alabama Legislature next year to make changes that could enable them to avoid some new federal rules. For example, lenders could tweak

payday loans – now usually due in 14 days – into longer-term loans with costly refinancing provisions. For opponents of high-cost lending, this possibility will require a defensive posture at the State House next year to ensure lenders aren't able to continue trapping people in unaffordable debt.

**One other problem with the CFPB's proposed "ability to repay" rules is that they have glaring loopholes** in how a lender shows a loan is affordable. That means lenders may not actually have to ensure borrowers, after repaying their debt, can pay basic living expenses without borrowing again. Under the "business as usual" loophole, lenders may be able to meet this test by keeping their default or re-borrowing rates lower than those of other lenders. But that is evidence of little more than an ability to seize payment from a checking account.

**Fortunately, there's still time for consumers to speak up for stronger rules.** The CFPB will seek public comments on the proposed rules until Sept. 14 before finalizing regulations in 2017. The Alliance for Responsible Lending in Alabama (ARLA), which includes Arise, has established a website where consumers can submit comments at [stop paydaypredators.org/ARLA](http://stop paydaypredators.org/ARLA).



Arise policy analyst Stephen Stetson (foreground) and other state advocates met with President Barack Obama to discuss Alabama's payday lending reform movement in March 2015 in Birmingham. New proposed federal rules would add consumer protections for payday and title loan borrowers. (Official White House photo by Pete Souza)



Arise policy analyst Stephen Stetson (fifth from left) was among the advocates who met in December 2014 with Richard Cordray (center, back), director of the Consumer Financial Protection Bureau (CFPB), to discuss the need for new federal payday loan regulations. Alabama, where state law allows payday lenders to charge interest rates of up to 456 percent a year, has played a central role in national reform efforts. In fact, Cordray held the CFPB's very first field hearing on payday lending in Birmingham in 2012.

# Arise then and now: How we've grown over 25 years

Arise annual meeting, 1991



Arise annual meeting, 2015



Arise Lobby Day news conference, 1995



## **#TBT: A few words from Kimble... from 1992**

*What convinced Kimble Forrister to move to Montgomery 25 years ago to lead Alabama Arise? Here's what he said in Arise's 1992 annual report:*

"In early 1991, as I struggled with the hard decision of whether to leave work and friends in Washington and move to Alabama, one conviction tipped the scales. I believed the people in Alabama Arise were going to make history in the South, and I wanted to be part of it. ...

"What we are beginning to do is to change the political landscape in Alabama, where big-money lobbyists have long dominated. Our 'citizen lobbyists' hope to reclaim what is rightfully theirs: a government accountable to its people. ...

"Let us all take stock of our roles as poverty advocates. Let us resolve to step forward boldly and hopefully toward the challenge of creating justice for all in Alabama."

Arise Legislative Day luncheon, 2016

