



**COMMUNITY LOAN CENTER**  
OF INDIANA  
*Affordable Small Dollar Loans*

## Overview

Prosperity Indiana is the Indiana statewide coordinator for the Community Loan Center (CLC), an affordable small-dollar loan program that serves as a payday-lending alternative. The CLC program allows local lenders to make online loans directly to employees of participating employers. Borrowers apply for a CLC loan online, the loan is deposited in the borrower's bank account, and then borrowers repay their loans each payday through payroll deduction.

Each local lender raises their own loan capital, earns the interest and fee income, and pays fees to cover use of the program software, loan servicing, and collections of delinquent loans. Prosperity Indiana is responsible for recruiting local lenders, helping engage employers, raising additional capital for lending by local CLCs, and providing capacity building to mission-based CLC lenders.

This employer-based model meets short-term lending needs without the burdensome fees and interest of predatory loans.

- Up to \$1,000 loans
- 18% interest with up to 52 weeks to repay
- \$20 per loan origination fee
- Employees apply online anytime
- No cost of risk to employers

### COMMUNITY LOAN CENTER OF NORTHEAST INDIANA

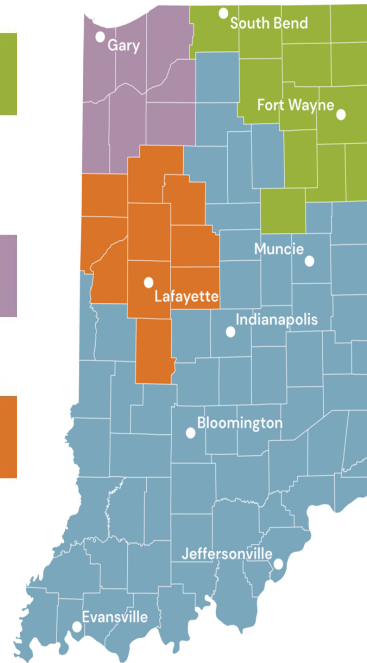
Allen	Huntington	Steuben
Adams	Kosciusko	Wabash
DeKalb	LaGrange	Wells
Elkhart	Noble	Whitley
Grant	St. Joseph	

### COMMUNITY LOAN CENTER OF NORTHWEST INDIANA

Jasper	Newton	Pulaski
Lake	Porter	Starke
LaPorte		

### COMMUNITY LOAN CENTER OF WEST CENTRAL INDIANA

Benton	Fountain	Tippecanoe
Boone	Montgomery	Warren
Carroll	Putnam	White
Clinton		



Northwest

Northeast

West Central

CLC of Indiana

Please contact  
[CLCofIndiana@prosperityindiana.org](mailto:CLCofIndiana@prosperityindiana.org)  
with any questions.

## BENEFITS TO EMPLOYEES

- Attractive and innovated employee benefit
- Increases productivity, workplace moral, and employee retention
- Reduces costs and productivity lost from employee financial stress and absenteeism
- Easy to administer
- Access to employer portal at anytime
- Employee may apply for loan after working hours

## BENEFITS TO EMPLOYERS

- Inexpensive loans - 18% interest instead of 391%
- 12 months to repay, instead of 2 weeks
- Affordable payments & convenient payroll deduction
- User-friendly application website
- Quick loan approval - no credit checks, no collateral
- Funds transferred directly into employee bank account
- Loan used for any purpose, including payday loan debt
- No prepayment penalty & improved credit score



## Overview

Assets are the building blocks of financial security for Hoosiers of all backgrounds and identities both now and for years to come. Asset building can mean many different things to different people, but to the Indiana Assets & Opportunity Network it means financial empowerment, savings for the future, and public benefits and programs.

The Indiana Assets & Opportunity Network (A&O) connects and provides learning opportunities to practitioners and advocates committed to asset building. It is co-governed by Prosperity Indiana and the Indiana Community Action Poverty Institute and has a Steering Committee of diverse organizations that support an economy that works for all Hoosiers. Members of the A&O Steering Committee are leaders in the Indiana asset building space.

## Features

- Free learning sessions every other month, led by sector experts
- Quarterly newsletters with Network updates, spotlighted members, and news highlights
- Access to sector experts upon request
- Active social media - follow us on Twitter! [@Ind\\_Opportunity](#)

## Next Steps

Interested in joining the A&O Network? Visit

[ProsperityIndiana.org/AO](https://ProsperityIndiana.org/AO) or log in to your preexisting

Prosperity Indiana profile to subscribe to our listserv. If you

have any questions or would like to connect, reach out to

Coalition Coordinator Hale Crumley

at [hcrumley@prosperityindiana.org](mailto:hcrumley@prosperityindiana.org).



## Overview

Outcomes Platform is a secure cloud-based data collection and reporting system that tracks, measures, reports, and drives impact of strategic plans by focusing on two critical areas of analysis: Organizational performance and collective impact.

Prosperity Indiana offers this easy-to-use software at reduced cost to members seeking to simplify complex social issues into achievable results. It is an affordable solution for nonprofit, public, and private sector organizations.

## Features

- Improves collaboration & team engagement
- Simplifies goals & action steps
- User-friendly interface increases participation
- Supports transparency & accountability
- Reduces waste, redundancy, & fragmentation
- Empowers decision making
- Allows multiple organizations or departments to report accomplishments toward shared performance measures

## Next Steps

For more information on the system, pricing, and training opportunities, please visit:

[prosperityindiana.org/outcomes-platform](https://prosperityindiana.org/outcomes-platform).



## Overview

The Opportunity Investment Consortium (OIC) is a partnership of Indiana organizations focused on Opportunity Zones as a means of transforming low-income areas into vibrant places that are sustainable and attractive for residents and businesses. Prosperity Indiana serves as a convener and partner of OIC resources and training.

WHAT ARE OPPORTUNITY ZONES? They are designated census tracts throughout the country that qualify for long-term tax deferral on new capital gains with the goal of encouraging investors to create opportunities in low-income urban and rural communities. Opportunity Zones were created in response to bipartisan legislation included in the federal Tax Cuts and Jobs Act.

The Consortium also connects investment opportunities with investor member sponsors via a web-based portal.

This effort, launched with funding from Fifth Third Bank Foundation, Vectren Foundation, and Cinnaire, represents a collective of nonprofit community and government partners across the state.

## Features

- Long-term tax deferral on capital gains for investments in designated census tracts
- Additional tax exclusion from new capital gains achieved from Opportunity Zone investments
- Indiana has 156 designated Opportunity Zones. See the list at [prosperityindiana.org/OIC](https://prosperityindiana.org/OIC)

## Next Steps

Does your community have an Opportunity Zone?

Want to invest in an Opportunity Zone? Visit

[prosperityindiana.org/oic](https://prosperityindiana.org/oic).



# Housing4Hoosiers

Your Key To Affordable Housing

## Overview

Housing4Hoosiers is an affordable housing program of Prosperity Indiana that promotes educational information, housing options, and tenant and landlord rights and responsibilities in Indiana. The goal is to ensure Hoosiers have safe, affordable, and stable homes they can count on in their community.

What is “affordable” housing? “Affordable” rents represent the accepted standard of spending not more than 30 percent of gross income on rent plus utilities. The Fair Housing Act makes it illegal for landlords to refuse to rent a dwelling to any person because of their race, color, disability, religion, sex, familial status, or national origin.

Housing4Hoosiers is a tool for communities with low-income families and individuals seeking housing stability. It includes the steps landlords must take for people with disabilities, explains rental rights, provides legal resources, and answers questions on where to find housing and assistance with groceries & utilities, etc. It is also the online home for the [Hoosier Housing Needs Coalition's](#) advocacy efforts, staffed by Prosperity Indiana.

## Resources

- [Top Tips for Tenants](#)
- [How Should I Avoid Scams?](#)
- [Apartment Checklist](#)
- [A Map of Rental Properties](#)
- [Renting in Indiana: A Handbook for Tenants and Landlords](#)

## Next Steps

For more information about Housing4Hoosiers, please contact [h4h@prosperityindiana.org](mailto:h4h@prosperityindiana.org) or visit [housing4hoosiers.org](http://housing4hoosiers.org).



## Overview

The Hoosier Housing Needs Coalition works in partnership with the National Low Income Housing Coalition and represents Indiana in their Opportunity Starts At Home (OSAH) national campaign. The Hoosier Housing Needs Coalition's OSAH campaign convenes strategic partners from across Indiana and from across different sectors to advocate for expanded state and federal housing resources and to correct longstanding structural and racial inequities to ensure that people with the lowest incomes can afford a good home. This adds to their quality of life through better health, greater educational attainment, and stronger earnings.

The Indiana OSAH Engagement Team believes that safe, accessible, and affordable housing is central to other public priorities, like economic mobility, education, health care, racial equity, and more. That's why they are committed to increasing awareness about housing issues in their sectors. Members of the Engagement Team are champions of housing in their sector.

## Key Policy Strategies

- Expand rental assistance for every income-eligible household.
- Expand the stock of housing affordable to households with the lowest incomes.
- Stabilize households by providing emergency assistance to avert housing instability and homelessness.

## Next Steps

To keep up with the state and federal progress of the Opportunity Starts At Home campaign, visit [ProsperityIndiana.org/HHNC](https://ProsperityIndiana.org/HHNC) or log in to your preexisting Prosperity Indiana profile to subscribe to the Hoosier Housing Needs Coalition listserv.

If you have any questions or have interest in joining the Engagement Team, reach out to Coalition Coordinator Hale Crumley at [hcrumley@prosperityindiana.org](mailto:hcrumley@prosperityindiana.org).



## Overview

Hoosiers for Responsible Lending (HRL) was created by a network of advocates working to empower Hoosiers who have been affected by any form of predatory lending. The HRL Coalition fights to put an end to loans that target and trap vulnerable Hoosiers—extracting wealth from them and their communities. HRL supports improved access to credit and strong consumer protection guardrails around alternative financial services that require transparency and limit what lenders can charge.

HRL promotes responsible lending through advocacy, education, and transparency. It is co-governed by Prosperity Indiana and the Indiana Community Action Poverty Institute and has a Steering Committee of diverse organizations that work to create a fair, transparent credit marketplace that benefits consumers, lenders, and the Hoosier economy. Members of the HRL Steering Committee are leaders in the Indiana consumer protections space.

## Key Policy Strategies

- Cap APRs at 36% for smaller loans, such as those of \$1,000 or less, with lower rates for larger loans.
- Prohibit loan fees or strictly limit them to prevent fees from being used to undermine the interest rate cap and acting as an incentive for loan flipping.

## Next Steps

If you are interested in joining Hoosiers for Responsible Lending and receiving our quarterly newsletter, visit [ProsperityIndiana.org/HRL](https://ProsperityIndiana.org/HRL) or log in to your preexisting Prosperity Indiana profile to subscribe to our listserv. You can also follow us on Twitter at [@HRLcoalition](https://twitter.com/HRLcoalition).

If you have any questions or would like to connect, reach out to Coalition Coordinator Hale Crumley at [hcrumley@prosperityindiana.org](mailto:hcrumley@prosperityindiana.org).



## Hoosier Housing Needs Coalition

### Overview

The Hoosier Housing Needs Coalition (HHNC) was formed by members of Indiana's housing security advocacy community in April 2020 to support advocacy and education related to housing and homelessness prevention. Staffed by Prosperity Indiana, HHNC convenes partners from across Indiana to provide education and advocacy to achieve equitable federal, state, and local policies for housing stability and affordability solutions. Members of the HHNC Steering Committee are leaders in the Indiana housing advocacy and education space.

Check out the [Hoosier Housing Needs Coalition 2023 Policy Priorities!](#)

### Key Policy Strategies

- Free quarterly policy digest meetings, led by sector experts.
- Quarterly newsletters with coalition updates, spotlighted members, and news highlights.
- Access to sector experts upon request.
- Active social media - follow us on Twitter! [@H4Hoosiers](#)

### Next Steps

If you are interested in joining the Hoosier Housing Needs Coalition, visit [ProsperityIndiana.org/HHNC](https://ProsperityIndiana.org/HHNC) or log in to your preexisting Prosperity Indiana profile to subscribe to our listserv.

If you have any questions or would like to connect, reach out to Coalition Coordinator Hale Crumley at [hcrumley@prosperityindiana.org](mailto:hcrumley@prosperityindiana.org).