

MISSION

Prosperity Indiana builds a better future for our communities by providing advocacy, leveraging resources, and engaging an empowered network of members to create inclusive opportunities that build assets and improve lives.

VISION

Prosperity Indiana believes in a society where all persons can live and work in an environment that provides equitable access to economic and social opportunity.

VALUES

Collaboration, Empowerment, Impact, Integrity, and Social Justice

Piece of the PI: Newsletter

A monthly publication for the members of Prosperity Indiana

February 2022

Executive Director's Letter

“The last thing we need is another program.”

Anybody ever heard that one before? Well, if you're in the nonprofit world, I think you would be hard pressed to have never heard that phrase. In fact, maybe you've even said it yourself?

Having a summit focused on the balance of programs, policies, and public/private investment (including philanthropy) and cross-sector collaboration even prompted comments like that made to me last week.

And I don't wholly disagree. But I also believe things are a *bit* more nuanced than that.

I absolutely stand behind the premise that our summit focused on – that money and policy change and programs, through collaboration – **can** make all the difference for an individual or family, for an organization, or even a community. On the flip side, money **can't** solve every problem, policy change can't solve every problem, and programs can't solve every program.

In fact, our Community Loan Center (CLC) program was born out of that very challenge.

In this state, we have struggled to advance reforms for the payday industry and secure the 36% interest rate cap that we believe is so critical to providing responsible loans for those looking for a quick fix to a financial challenge. In fact, we often spend most of our time at the statehouse fighting back new and expanding predatory products and laws instead. Thankfully, we've been successful at our defensive efforts, with this year's SB352 dying in the House serving as a case in point.



But if we just depended on policy as the solution for that challenge, even more Hoosiers would be trapped in the cycle of debt than there are currently. Thankfully, for some counties, a programmatic solution is available.

For years, the way some of our members were addressing this issue just *wasn't* sustainable. Nonprofits around the state – in an effort to help families get back on their feet – often find themselves spending significant time and resources cleaning up the financial chaos created by payday loans. Nonprofits – with the public and private/philanthropic funding available to them – essentially have been subsidizing the payday industry. The industry that proponents tout as a “market solution” to the financial liquidity issue that low income families face. But a solution that exacerbates the problem is no solution at all.

Meaning money, in and of itself, doesn't solve all problems. Sometimes, it creates or worsens them.

Enter: The CLC program. If we didn't have this option, then the 30 counties with access to this affordable, small dollar loan would be without the payday lending alternative made available through this program. A program that provides low-barrier resources at a comparably low interest rate and 12 months to repay has been life changing for some.

And hopefully one day, maybe soon, we'll be able to reference “the 92 counties providing this affordable small dollar loan”. And when we do, it will be because of public and private investment. And it will be because of policy (not working and forcing us to expand). And it will be because sometimes – *just sometimes* – another program is **exactly** what is needed.

Thanks, as always for being a Piece of the PI Network!

Jessica Love
Executive Director

This month's Piece of the PI: PROGRAMS



But if we just depended on policy as the solution for that challenge, even more Hoosiers would be trapped in the cycle of debt than there are currently. Thankfully, for some counties, a programmatic solution is available.

We **REAP** prosperity by providing **R**esources, **E**ngagement, **A**dvocacy, and **P**rograms that support our members' work!



Upcoming Trainings, Tools, & Funding Opportunities

Spotlight on Coming Attractions

Design Like a Pro (April 2022) Understanding how to capture your audience's attention is critical to your marketing messages and business proposals' successes. You do not have to be an expert copywriter or graphic designer to capture your audience's attention but keeping up with communication trends, techniques, and design styles can be overwhelming. This one-day in-person workshop will equip you with the skills to "Go Beyond Canva" and develop successful communication materials. The program is targeted at small businesses and nonprofits. Registration fees (including lunch) are \$75 for PI members and \$125 for PI non-members.

Access to Capital (May 2022) Financing for small businesses and affordable housing projects requires navigating a maze of funding sources and funding requirements. This one-day in-person workshop is targeted at small businesses and nonprofit organizations to increase their ability to secure financing. Registration fees (including lunch) are \$75 for PI members and \$125 for PI non-members.

Intermediate-Level Real Estate Development (October 2022) This week-long program will dive deep into the critical elements of successful real estate development projects and is designed specifically to meet the needs of developers with 3+ years of experience.

Tools You Can Use

Community-Centered Economic Inclusion. Facing an inflection point of inequity, there has never been a greater urgency for community, city, and regional leaders to advance bold solutions that foster long-overdue investment and opportunity within disinvested communities. [LISC's Strategic Action Playbook](#) provides local leaders with a free actionable set of tools to create neighborhood opportunity through *community-centered economic inclusion*—**a new, multidisciplinary, and systems-level approach to building community wealth within underinvested places, while driving city and regional economic growth and development that centers equity at its core.**

The Capacity to Deliver. National thought-leaders share their perspectives on how to address our nation's "delivery crisis" related to the unprecedented amount of Federal Funds in [Unpacking the Nation's Capacity Challenge](#).

Funding Opportunities

Build Healthy Places Network is launching Community Innovations for Racial Equity to build BIPOC-led community development capacity, support innovative community ownership models, and address the barriers within community development and health partnerships to effectively propel racial equity. [Request for Proposals are due March 18, 2022.](#)

Funder Affinity Networks. Did you know that there are many philanthropy-serving organizations (PSOs) supporting networks of funders with specific funding priorities within the community economic development sector? Visit the [United Philanthropy Forums](#) list of PSOs to learn of these networks.

Capacity Matters

Do not forget to add PI to your Request for Proposals lists! PI is confident we can serve your feasibility study, allocation plan, strategic plan, board training, community engagement facilitation, or project management needs.



2022 Summit Recap

Thank you to all who attended PI's 2022 Summit. The day was a great success and an opportunity for peers across the state to connect and learn from each other. We especially want to [thank all of our sponsors](#), including presenting sponsor First Financial Bank, for their ongoing support!

Award Winners

Congratulation to the winners of the [2022 Prosperity Indiana Awards!](#)

- Key Award for Supportive Services Program of the Year, sponsored by Merchants Bank of Indiana - *Prevent Pricks with ShipHappens*
- Robert O. Zdenek Staff Member of the Year Award, sponsored by Brightpoint - *Anna Schoon, Northwest Indiana Community Action*
- John Niederman Rural Development Leadership Award, sponsored by Fifth Third Bank - *Eric A. Frey, II, Southern Indiana Housing and Community Development Corporation*
- Michael Carroll Community Economic Development Leadership Award, sponsored by First Financial Bank - *Janine Betsey, Gene B. Glick Company*



Send Your Events, Career Opportunities, & Other Highlights

We want to share our members' events and career opportunities. Both are highlighted in the monthly newsletter and career opportunities are additionally posted [on our website](#). Send your event or job posting information to [Michaela Wischmeier](#).

Join Private Facebook Group for Members Only

This discussion forum is yours to collaborate and connect with other members, ask questions

of PI staff, and share your events and happenings. To join the group, [click here](#).



QAP Feedback and 2022 Indiana General Assembly

Rental Housing Tax Credits 2023-24 QAP

Your input is needed to make Indiana's [Rental Housing Tax Credits](#) 2023-24 Qualified Allocation Plan as strong as possible! The second draft has now been released, and members have another opportunity to have their voices heard as part of a united PI response! To help PI provide strong association comments, [REGISTER NOW](#) for a PI members-only discussion of the draft on Friday, March 4 from 10-11 AM Eastern.

2022 Priority Bills

Exclusively for Prosperity Indiana members, see our bill-tracking lists for legislation directly related to PI's 2022 Policy Agenda; as well as watch lists for bills that fall into Affordable Housing Policy, Community Development Resources, and Asset-Building & Consumer Protection issues; plus a general list for other tracked bills. We will continue to add to and modify these lists as the session progresses.

- [Prosperity Indiana 2022 Priority Agenda bills](#)
- [Affordable Housing Policy bills](#) policies related to housing stability, eviction prevention, etc.
- [Community Development Resources bills](#) including tax credits, land banks, and other community development tools and resources
- [Asset-Building & Consumer Protection bills](#) related to ensuring economic opportunity for Hoosiers and communities
- [Other tracked bills](#) relevant to PI's community economic development sector members

By clicking these links, you'll get **real-time updated information** on each bill tracked, including: the number, title, authors, and co-sponsors; the three latest bill actions; committee hearing times and locations; a summary of bill provisions; links to the state bill page; and a 'week in review' of legislative news coverage.

COVID-19 Housing Resources

- For a complete list of and links to the state's various emergency rental assistance programs, visit the Housing4Hoosiers [COVID-19 Assistance & Resources](#) page.
- The [Indy Affordable Modification Program \(IndyAMP\)](#) allows Marion County homeowners negatively affected by COVID-19 to refinance mortgage debt at a below-market interest rate for up to 30 years. IndyAMP allows owners to remain in their homes, become current with their mortgages, and lower their monthly payments.
- [COVID-19 Resources for Homeowners](#) provides information for FHA-insured mortgages on the foreclosure moratorium and how to apply for mortgage forbearance.

Indiana Assets & Opportunity Network

The Indiana Assets & Opportunity Network creates learning opportunities for community leaders, advocates for policies that affect low-to-moderate income families, and builds capacity for organizations aimed to increase financial stability. It is co-led by Prosperity Indiana and the [Indiana Community Action Poverty Institute \(ICAPI\)](#), which is a program of the Indiana Community Action Association skilled in research, policy analysis, and advocacy.

[Click here to join the A&O Network.](#)

Midwest Asset Building Conference

The in-person and virtual [Midwest Asset Building Conference](#), Imagining the Next Economy: Disrupting the Racial Wealth Divide, will be hosted in Saint Paul, Minnesota on June 29-30, 2022. Registration opens in March 2022. [Join the conference listserv](#) to receive updates and learn when registrations opens.

Interested in presenting? Propose to be a presenter at the conference by 5 p.m. ET on Wednesday, March 9th, 2022. [Click here to learn more about the conference tracks and to submit a session proposal.](#)



INDIANA ASSETS & OPPORTUNITY NETWORK

Sponsor

Piece of the PI is sponsored by the Federal Home Loan Bank of Indianapolis (FHLBI).



Upcoming Events

Please check with the organizer(s) of events for updated cancellations and changes due to COVID-19.

[February 26: Elevate 2022 - United Way of Central Indiana](#)

[March 2: A Conversation about Mass Incarceration and the Housing Crisis - National Lawyers Guild](#)

[March 21-23: 2022 Foundations on the Hill - Indiana Philanthropy Alliance](#)

[March 22-23: NLIHC Virtual Housing Policy Forum 2022 - National Low Income Housing Coalition](#)

[April 12: 10th Annual Fair Housing Conference - Fair Housing Center of Central Indiana](#)

[April 22: 2022 Dancing with the Stars - Center for the Homeless](#)

[June 24: Go All IN Day - United Way of Central Indiana](#)

Job Opportunities

[Afterschool Site Coordinator \(EDGE\) - John Boner Neighborhood Centers](#)

[Assistant Program Officer - LISC Indianapolis](#)

[Associate State Director -
Advocacy & Outreach -
AARP Indiana](#)

[Children's Specialist for
Circles - Bridges Alliance of
Johnson County](#)

[Circles Community
Coordinator - Bridges
Alliance of Johnson County](#)

[Collaboration Hub Associate
- Hamilton County
Community Foundation](#)

[Communications Manager -
Indiana Philanthropy
Alliance](#)

[Community Programs Fiscal
Monitor - Indiana Housing &
Community Development
Authority/ Division of
Community Programs](#)

[Construction Superintendent
- Greater Indy Habitat for
Humanity](#)

[Director of People & Culture
- Central Indiana
Community Foundation](#)

[Fair Housing Specialist -
Fair Housing Center of
Central Indiana](#)

[Fair Housing Tester - Fair
Housing Center of Central
Indiana](#)

[Grants & Contracts
Manager - United Way of
Central Indiana](#)

[Homeownership Education
& Resource Coordinator -
Greater Indy Habitat for
Humanity](#)

[Investigations Specialist -](#)

[Investigations Specialist
Fair Housing Center of
Central Indiana](#)

[Manager of Economic
Stability - United Way of
Central Indiana](#)

[Office Manager - Hamilton
County Community
Foundation](#)

[Program Officer, QOL/Great
Places - LISC Indianapolis](#)

[Youth Services Project
Coordinator \(Indy East
Achievement Zone Initiative\)
- John Boner Neighborhood
Centers](#)

ICYMI: Media Spots

[Indiana Senate unanimously
passes bill that would seal
eviction filings in some
instances](#)

[Indiana bill could allow
some eviction records to be
sealed](#)

[Senate committee passes
bill that would seal eviction
filings in some instances](#)

[Legislative fatigue reflects
weariness with housing
crisis](#)

[Bill Would Seal Certain
Eviction Records](#)

[We must protect renters to
fix housing shortage](#)

[Indiana organizations share
concern about consumer
loan bill passed in Senate](#)

[A disabled woman secured rental assistance. They changed their mind — and she was evicted](#)

[IN Bill Would Seal Certain Eviction Records](#)

[A single eviction filing could haunt you for years. This bill would fix that.](#)

[Tenants share their stories during day of action at the Indiana statehouse](#)



Connect with us on
[Facebook](#), [Twitter](#), and
[LinkedIn!](#)

Tools & Resources

Community Innovations for Racial Equity 2022

Build Healthy Places Network (BHPN), with funding from The Kresge Foundation and the W.K. Kellogg Foundation, has launched the Community Innovations for Racial Equity Initiative to focus on building local Black, Indigenous, People of Color (BIPOC)-led community development capacity, supporting community power, exploring innovative community ownership models, and addressing the barriers and gaps within community development and health partnerships to effectively propel racial equity.

[Learn more and download the RFP here.](#)

HoosierHousingHelp Launches

[HoosierHousingHelp](#) has launched as a product of the Indiana Eviction Task Force. This tool is a one-stop-shop of resources available to Indiana renters and landlords.

Free settlement conferences with landlords, tenants, and a neutral facilitator are also available to allow all parties to explore solutions whether or not an eviction case has been filed. Participants in pre-eviction prevention or diversion programs—like fast-track facilitation or rental assistance—may be given time to complete applications and determine eligibility before a court decision.

[Click here for more information](#) or follow [@HoosierHousing](#) on social media.

Indy Free Tax Prep

Each year, thousands of Central Indiana residents pay hundreds of dollars to file their taxes, without knowing they may be eligible for free filing. Indy Free Tax Prep, a network of Volunteer Income Tax Assistance (VITA) sites, works to help ease the financial burden of the tax preparation process and ensure individuals and families with a household income of \$66,000 or less receive their full tax refund.

Indy Free Tax Prep is available to any household at a \$66,000 or less income level. [Click here for a list of locations and instructions on how to sign up.](#) Online tax filing assistance is also [available until the end of May.](#)

LIHEAP in Clark, Floyd, and Harrison Counties

The Indiana Housing and Community Development Authority (“IHCDA”) seeks to contract with a community-based nonprofit organization to provide administration of the Low Income Home Energy Assistance Program (“LIHEAP”) for the Clark, Floyd, and Harrison County Service Territory as detailed in the Scope of Services section of this RFP.

Click [here](#) to access the RFP.

The deadline for submission is March 07, 2022, at 5 p.m. Eastern Time.

The full versions of these notices can be found on IHCDA's [Public Notices'](#) [webpage](#).

RFP for Support Housing Initiative Research

IHCDA has released a Request for Proposals (“RFP”) to select a qualified researcher to evaluate IHCDA’s supportive housing initiatives. IHCDA is seeking a qualified researcher to evaluate whether supportive housing developments are meeting the goals of serving the most vulnerable households experiencing homelessness in their communities, providing appropriate supportive services for those households, and creating positive permanent housing outcomes for those households.

[Learn more here.](#)

Member News & Publications

- [2021 Annual Report - Indiana Housing and Community Development Authority](#)
- [February 2022 Newsletter - Bridges Alliance of Johnson County](#)
- [February News - Renew Indianapolis](#)
- [FHCCI and Other Fair Housing Groups Reach Historic Settlement with Fannie Mae Focused on Rebuilding Communities of Color - Fair Housing Center of Central Indiana](#)
- [IHEDA The Magazine, Winter 2021 - Indiana Housing and Community Development Authority](#)
- [January Newsletter - Hoosier Action](#)
- [January Newsletter - Kheprw Institute](#)

COVID-19 & How to Stay Healthy

Prosperity Indiana's Response

While most [Prosperity Indiana team members](#) continue to work remotely at this time, we have compiled the following information about our return to work plan.

Our re-opening plan includes:

- Providing adequate PPE for staff and visitors, along with extra hand sanitizing supplies, tissues, and wipes for high touch surfaces.
- Implementing a return-to-work plan that complies with the [Back on Track Roadmap](#), [Center for Disease Control and Prevention](#), [Indiana Department of Health](#), and [Occupational Safety and Health Administration](#) guidelines.

The best way to reach us during this time is via email. Here is a [link](#) to contact information for full-time staff.

Prosperity Indiana is here to support you through this difficult time. If you have specific suggestions for webinars, FB live chats, or other resources for us to share related to COVID-19 or other topics, please reach out to our [team](#).

Please stay healthy and take the necessary measures to protect yourself and those around you. We will be sure to inform you of any further updates as needed.

Support Prosperity Indiana while you shop with AmazonSmile!

Shopping on Amazon.com? Switch to our AmazonSmile page, and Amazon will donate a percentage of your purchase to Prosperity Indiana!

Shop, Smile, & Donate



If you have a success story, an upcoming event, or a job opening, please let us know! Prosperity Indiana is seeking guest bloggers and success stories from our membership to broadcast across the network. We want to highlight our greatest asset, our members!

[Send your stories to Michaela Wischmeier here.](#)

Visit [our blog](#) for more of the latest community economic development news in Indiana.



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