



Piece of the PI: Newsletter

A monthly publication for the members of Prosperity Indiana

November 2020

Executive Director's Letter

Well, if 2020 has taught us anything – it's to expect the unexpected. Again. And again. And again.

This from a rather busy working mom who has a kindergartener in his fourth (non-consecutive) week of virtual learning, as we've twice been thrown into two-week e-learning stints as a result of school shutdowns due to COVID-19. In fact, in October and November, he will literally have been out of school more than in school this year. And now we're trying to "plan" how to make it through Marion County's virtual learning mandate through January 15.



And this mama just so happens to have a "little" conference to host and board meeting to prepare for that "final" week of e-learning. And I wouldn't pretend to know what we can expect that week. Other than that I intend to find somewhere else to be than with our six-year-old and one-year-old, if our alternative schooling/childcare solution gets changed between now and then. I also know words like "co-op" and "pods" are quickly beginning to scare me and could make for a very strange new year.

In fact, I think 2021 might actually feel weirder than 2020. In 2020, so much has been thrust upon us. We've learned we can roll with the punches. And we'll keep doing the same in 2021. But we're also tired of rolling with those punches. Simply put, the fact that we'll be setting into another year of unknowns feels momentous ... but in a very anticlimactic kind of way.

And in many ways, I think that's what our policy forecast looks like for 2021 as well. We'll work to move things forward but can hardly envision any landmark moments. Or the landmarks will be different. I think they'll look like more collaboration/less controversy around the issues we care about, as other elements of the statehouse agenda will heat up: the budget, redistricting, COVID response – and maybe only what "has" to get done getting done. But we'll still be doing whatever WE can to mobilize members around areas where reform is needed – whether we get that done legislatively or administratively – and responding as needed to issues that arise.

To get a better sense of the reform and defensive agenda items we've set for the coming year (with your input) and interact virtually with other members and your legislators – new and old – we'll be hosting three Policy & Pizza (hold the pizza) events in December. And since the statehouse experience will be so different next year, and we can't fully plan an in-person event that far in advance (or at least consider our plans reliable), you do NOT want to miss

this chance to interact this year – before the strange politics (or ways of achieving our legislative goals) of 2021 take hold. These gatherings will help us prepare and inform legislators regarding our priorities before our 2021 “statehouse” day, which may or may not (probably not) take place in the statehouse.

So, go ahead, register to attend a [P&P event](#), and get ready – buckle up – and prepare as much as you can for the ride that will be lobbying and advocating in the era of COVID-19. Where literally anything can – and likely will – happen. But the good news is the one thing we can plan on: we’ll be right there with you – Again. And again. And again. – to make the very best of the current unknowns.

Thank you, as always, for being a Piece of the PI Network,



Jessica Love
Executive Director

This month's Piece of the PI: ADVOCACY



Get ready – buckle up – and prepare as much as you can for the ride that will be lobbying and advocating in the era of COVID-19. But the good news is the one thing we can plan on: we’ll be right there with you – Again. And again. And again. – to make the very best of the current unknowns.

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

R

ESOURCES

Technical Assistance

We offer an array of services, and our staff consultants provide expert guidance for organizations and communities to build resilient, quality places. In addition to deploying our technical knowledge, we focus on strengthening linkages between sectors, quantifying and communicating impact, and mobilizing community players for organizational and community change.

change.

In partnership with the National Association for Latino Community Asset Builders (NALCAB), we also offer technical assistance to any rural nonprofit member engaged in creating community and economic development opportunities and affordable housing for low-income communities in rural areas. This TA is HUD-funded and generally provided at no cost to our members. For more information, please [contact us](#).

COVID-19 Hub

Share the wealth! Have a resource or tool you could share with your peers? We'll add it to the hub! If you're willing to share COVID-19 or other policies, plans, best practices, or funding opportunities with peers, [please share it here](#).

[Access the COVID-19 Hub](#)



Prosperity Indiana's 2021 Summit

[Renew your membership](#) TODAY for a free ticket to our annual [Summit](#) on January 13-14, 2021! More than 300 community development professionals from across the state will connect, strategize, and participate in critical conversations centered on racial equity and inclusion.



Award Nominations

Nominate a leader or program from your community to receive Indiana's prestigious community economic development awards at Prosperity Indiana's 2021 Summit! The extended deadline to submit is November 27, 2020. [View the award descriptions and submit your nominations here](#). Contact [Rita O'Donohue](#) with questions.

Speaker Recommendations for Summit

We are still considering plenary speaker options and welcome recommendations in that regard. In recent years, we've secured national speakers; but if you've heard someone more local speak, please suggest them as well. You can submit as many recommendations as you like by clicking "Submit another response" when you're done. Make your recommendations using the form: [Plenary Speaker Suggestions](#).

Sponsorship Opportunities

Become a sponsor for the 2021 Summit today! Your organization will receive benefits,

including brand recognition, marketing, free tickets to Summit, exhibition tables, award presentations, and much more! [View more information here.](#)



Policy & Pizza

The 2021 legislative session like no other in the history of the Indiana General Assembly. And with COVID-19 relief and recovery on the table along with the biennial budget, the stakes couldn't be higher for community economic development. Join Prosperity Indiana members and our invited state and federal legislators for your regional 'Policy & Pizza' meetings. The pizza will be virtual but the policy will be very real! [Locate your event and register here.](#)

- [December 2 at 10 a.m. ET - Northern Indiana](#) (Fort Wayne to East Chicago)
- [December 3 at 10 a.m. ET - Central Indiana](#) (Richmond to Terre Haute)
- [December 4 at 10 a.m. ET - Southern Indiana](#) (Madison to Evansville)

The Policy & Pizza series is sponsored by Zillow.



Final Evicted in Indiana Webinar

Researchers find [248,000-313,000](#) Hoosier households are at risk of eviction due to COVID-19. Another recent study [estimates](#) 150,000 evictions will be filed by January 2021 and \$376,000,000 – \$485,000,000 will be lost in rent shortfall in Indiana, unless policy solutions are implemented.

Join the Hoosier Housing Needs Coalition (HHNC) for the final webinar in the three-part series about how eviction is taking a toll on our community and how we can take action against the negative effects.

- [Part Three: The Health Implications of Eviction in Indiana](#) - December 7, 2020, 1-2 p.m. ET

If you'd like to facilitate discussions about evictions in your community, use HHNC's reading guide based on Matthew Desmond's "[Evicted](#)". [Download Prosperity Indiana's Evicted Reading Guide here.](#) For additional questions, please contact Coalition Builder, [Natalie James](#).

[The webinar series](#) is supported by a grant from the Indianapolis Foundation, an affiliate of

the Central Indiana Community Foundation.



Statehouse Updates

- See the results of state election races [here](#).
- Who's new at the Statehouse? See a [factsheet](#) produced by our friends at the Citizens Action Coalition.
- What to expect during the 2021 session? Details are still being decided, but [read what happened](#) on Organization Day on November 17.
- We will keep members informed as more details emerge, including new state and federal committee chairs and members.

Press Release from IWF on the new OCC Rule

The Indiana Institute for Working Families, Prosperity Indiana's co-lead for the Indiana Assets & Opportunity Network, published a press release on November 10 urging Indiana legislators to provide rent relief and protections for Hoosiers. They draw attention to a new rule finalized by the Office of the Comptroller of the Currency (OCC), which may embolden predatory lenders to undermine Indiana's interest rate caps. In late October, the OCC issued a "true lender" rule that will facilitate "rent-a-bank" schemes where non-bank lenders can issue loans above Indiana's interest rate limitations as long as a bank is named as the lender in the origination documents. [Read more here.](#)

COVID-19 Housing Resources

- The [State's Rental Assistance Portal](#) is still accepting applications for rental assistance from qualifying Indiana renters living outside of Marion County. To ensure equal access and transparency, IHCD is now providing bi-weekly updates regarding the rental assistance funding. This includes information on the state's COVID-19 Rental Assistance Program as well as the Emergency Solutions Grant CARES Act (ESG-CV) rental assistance program. [View IHCD's report from November 13.](#)
- The [IndyRent Assistance Portal](#) is for Marion County residents that are having a hard time paying rent; apply through the IndyRent Assistance Portal.
- For [Mortgage Assistance](#), Indiana's Hardest Hit Fund (HHF) is available to help Indiana homeowners who have fallen behind on their mortgage payments or who are unable to make future payments.
- Applications are being accepted for the [Low-Income Home Energy Assistance Program \(LIHEAP\)](#). LIHEAP provides a one-time annual benefit to help with the high cost of home energy. An additional \$350 CARES Act benefit is also available to qualifying households experiencing a reduction in income due to COVID-19.

Updated FAQ for CDC Eviction Moratorium

On Friday, September 4, the CDC's National Eviction Moratorium took effect; the agency has since [released an updated FAQ](#). Prosperity Indiana has created a [Federal Eviction Moratorium Flver](#) for renters to know if they are covered and their responsibilities. In case you

[moratorium by...](#) for renters to know they are covered and their responsibility in case you missed it, PI released a blog post last month on [what the moratorium means for Hoosiers](#).

To be protected, qualified renters facing eviction should immediately provide a signed declaration to their landlords. For more details about the moratorium and a sample declaration that renters can use, refer to the NLIHC's and NHLP's [Overview of National Eviction Moratorium](#). Individuals may also [request a printed copy of the declaration form via mail from the NLIHC here](#). Watch PI's webinar on this topic [here](#).

P ROGRAMS

Community Loan Center

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 borrowers then repay their loans each payday through payroll deduction. Twenty-three counties in Indiana are currently served by an Indiana-based CLC lender.

We're considering ways to expand this program, especially in response to COVID-19. If you would like to see this program available in your community, please [reach out to us](#).

View [more information here](#).



Upcoming Events

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

[November 19 - Working with Local Government - Indiana Philanthropy Alliance](#)

Job Opportunities

[Capacity Building Director - Prosperity Indiana](#)

[Senior Director of Philanthropy & Community Engagement - Women's Fund of Central Indiana](#)



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

Tools & Resources

IDDC Grant

[Lt. Gov. Suzanne Crouch](#) and the [Indiana Destination Development Corporation](#) (IDDC) announced that the [Destination Development Grant](#) program application period is now

PPP Loan Forgiveness Updates

According to an [SBA publication in the Federal Register](#), there will be a new SBA [Form 3509 \(for-profit borrowers\)](#) and [Form 3510 \(nonprofit borrowers\)](#), which are

Updated IDA Guidance

New policy guidance has been posted to IHCD's website for the Individual Development Accounts (IDA) program. The updates include:

- There is no longer a limit to the

open.

According to Crouch, "Projects should focus on developing or enhancing amenities and destinations that improve Indiana's overall quality of life and will increase Indiana's tourism and talent attraction appeal."

IDDC will consider grant requests of between \$50,000 and \$250,000. Entities that have previously received a Destination Development Grant may not apply for additional Destination Development funds for two years from the date of their last award.

The deadline for applications is Jan. 11, 2021, by 4 p.m. ET. Finalists will be announced on Feb. 15, 2021. IDDC will announce the award recipients in March.

The program timeline, guidelines, and application [can be found here](#).

labeled as questionnaires dealing with PPP "loan necessity." The forms "are for specific borrowers with PPP loans worth \$2 million and above."

[Comments](#) on the reasonableness of the forms are due November 25, 2020.

The SBA also posted a high-level overview of what borrowers have to do as part of the PPP forgiveness process: [Paycheck Protection Program Loan Forgiveness](#).

number of IDAs an Administrator can set up for vehicle purchases.

- Outcome Tracker is no longer required for IDA018, IDA019, or IDA020.
- Foster kids can be considered head of their household when determining their income eligibility as an applicant.
- If a foster kid participant moves out of Indiana, their Administrator can choose to keep their account open for up to six months in case they return in that timeframe.
- If an IDA applicant lives with a dependent that is a full-time student, that dependent's income does not need to be included in the applicant's household income.

Review the guidance in full [here](#), and contact ida@ihcda.in.gov for additional questions.

New Levels for Indiana Main Street Program

[On Nov. 9](#), the Office of Community and Rural Affairs announced improvements to the Indiana Main Street program and will begin accepting applications for new organizations to join the program.

This new system allows member communities to engage in long-range planning and downtown revitalization at three distinct levels: OCRA's Downtown Affiliate Network, Indiana Accredited Main Street, and/or Nationally Accredited Main Street.

Resources [are available on OCRA's website](#) that detail the new levels system. Information on how new organizations can apply are also available. Contact your [OCRA Community Liaison](#) with additional questions.

The Health Sector and Housing

Shelterforce is featuring a series on the partnership between the health care sector and housing.

According to their article, over the past decade, the health care sector has grappled with a central question: What should its role be in addressing the social determinants of health (SDOH)? Decades of accumulated research have shown that social and physical environments and economic factors—the opportunities and barriers facing individuals and families in their daily lives—play a [larger role than medical care](#) in [shaping health outcomes](#).

[Read the entire article here.](#)

Equity Framework for Indianapolis Foundation Grants

The Indianapolis Foundation will be utilizing the racial equity framework to make unrestricted responsive grants of up to \$50,000 to mission-aligned not-for-profits in Marion County.

The Foundation's equity lens will also focus on how race impacts experiences and access to opportunities, outcomes, and power to eliminate inequities and narrow opportunity gaps.

Applications must focus on root causes and not symptoms of racial inequity, support efforts that address and seek to eliminate disparities, focus on addressing systems-level reforms rather than one-off programs, and more.

Applications are being accepted until Monday, November 20, at 1 p.m. ET.

[Learn more here.](#)

How to Stay Healthy



Resources

[Be Well Indiana](#)

[Indiana Press Releases](#)

[Indiana State Department of Health](#)

[Center for Disease Control and Prevention](#)

[HUD COVID-19 Guidance](#)

[Prevention Steps for Close Contacts](#)

General Information & Precautions

- Wash your hands for 20 seconds.
- Clean and disinfect frequently touched surfaces daily.
- Avoid touching your face.
- Encourage teleworking when feasible.
- Practice social distancing when possible and avoid close contact with others. This may include staggering work schedules and decreasing social contact in the workplace.

Decisions about the implementation of community measures will be made by local and state officials, in consultation with federal officials as appropriate, and based on the scope of the outbreak and the severity of illness. Implementation will require extensive community engagement with ongoing and transparent public health communications (CDC).

Prosperity Indiana's Response

As of July 15, Prosperity Indiana team members are able to return to the office to work. Staff will be rotating days that they are present in the office. While most 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:

- Limiting staff in the office to no more than three at a time and fewer than 10 short-term, staggered visitors daily to allow for physical distancing
- 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, CDC, Indiana Department of Health, and OSHA guidelines.

The best way to reach us during this time is via email. Here is a [link](#) to contact information for full-time staff. You can also reach out to [Teresa Reimschisel](#) with admin/operations questions.

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 in the coming weeks.

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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.](#)

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

A blue rectangular box with a white dotted line and a small white leaf icon at the top right. The text "WE WANT TO HEAR FROM YOU!" is written in white, bold, uppercase letters.

WE WANT
TO HEAR
FROM YOU!

Prosperity Indiana

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