



Overview

Prosperity Indiana is the statewide coordinator for the Community Loan Center (CLC) of Indiana, an employer-based, affordable small dollar loan program that serves as an alternative to predatory payday loans and their burdensome fees and interest rates.

Local lenders provide loans to employees of participating employers and pay fees to cover use of software and servicing. Lenders raise their own capital and earn income from fees and interest.

Borrowers apply online, funds are deposited into their personal bank account, and payments are made through payroll deduction.

Prosperity Indiana recruits local lenders, helps engage employers, assists in raising additional capital, and provides capacity building to mission-based CLC lenders.

Indiana currently has CLC loan services in 23 counties.

Features

- Up to \$1,000 loans
- 18% interest
- Up to 52 weeks to repay
- \$20 per loan origination fee
- No cost or risk to employer

Next Steps

Learn more about becoming a local lender or an employer that offers a CLC benefit to its employees by contacting the Prosperity Indiana team at clcofin@prosperity.org or visit prosperityindiana.org/CLC.



INDIANA ASSETS & OPPORTUNITY NETWORK

Overview

The Indiana Assets & Opportunity Network (A&O) is a network of individuals and organizations who are passionate about helping low-wealth Hoosiers achieve financial stability.

A&O strives to increase asset acquisition and strengthen local economies through policy advocacy and capacity building in partnership with local organizations and coalitions.

Through cross-sector collaborations and meaningful partnerships, A&O builds the capacity of those dedicated to increasing financial stability for low-income families. The Network hosts educational events, shares tools, and advocates for policies that improve lives by eliminating barriers and increasing opportunities for economic self-sufficiency.

Features

Areas of A&O priority include:

- Consumer protections
- Financial literacy
- Asset development
- Meeting basic needs
- Financial security and retirement savings

Annual Membership Dues:

- \$20 Prosperity Indiana member
- \$40 Nonmember (individual)
- \$100 Nonmember (organization)

Next Steps

If you are interested in joining the A&O Network, please contact Natalie James, Coalition Builder, at

njames@prosperityindiana.org with any questions or visit

IndianaOpportunity.net.



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 contact Jessica Love, Executive Director, at jlove@prosperityindiana.org or visit 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

Next Steps

Does your community have an Opportunity Zone? Want to invest in an Opportunity Zone? Contact Jessica Love, Executive Director, at jllove@prosperityindiana.org or visit prosperityindiana.org/oic.



OPPORTUNITY STARTS AT HOME

Overview

Designated by the National Low Income Housing Coalition, Prosperity Indiana is the official State Lead for the Opportunity Starts at Home-Indiana Coalition (OSAH-IN), a national long-term campaign to meet the rental housing needs of extremely low-income individuals.

OSAH-IN is ambitiously increasing affordable housing through:

- Existing and new housing infrastructures
- Direct support to organizations that assist unstably housed or homeless
- Expanding voucher supports that fund deeply targeted housing assistance for extremely low-income households including vulnerable populations, such as youth, seniors, and those with disabilities
- Implementing policy change to reduce federal and state barriers to housing stability

Policy Goals

- Bridge the gap between renter incomes and rising housing costs
- Provide aid to people experiencing job losses or other economic shocks
- Expand the affordable housing stock for low-income renters
- Defend existing rental assistance and other targeted housing resources from harmful cuts

Next Steps

To join the Indiana coalition or ask questions, please contact Natalie James, Coalition Builder, at njames@prosperityindiana.org or visit prosperityindiana.org/osah.

**Endorse the OSAH Policy Agenda!
Tell Congress to support affordable housing!
Tell Congress to Expand the National
Housing Trust Fund!**



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 or visit housing4hoosiers.org.