

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

April 2022

Executive Director's Letter

I'm exploring the space-time continuum today, meaning how much extra **time** it will take to do my work with my sick two-year-old on my lap, in my **space**.

A few minutes ago, she was sitting in the chair next to my desk and trying to wave off the dog, who wanted to be in Harper's space to help her feel better. Harper wasn't having it. Every time the dog circled back, Harper would say the same thing, "Emmy not giving space." Interestingly, one of her older brother's first phrases was "mommy need space". Apparently this people-person (me) is also **very** clear about my needs for space at times, and it rubs off on those around me.

But less than a minute after shooing the dog away for the 7th time this morning, wanting her space, Harper looked at me and said, "Want you" in the sweetest, weepy way. So, into my lap she came, up close and personal. And then a few minutes later, she was on the couch behind me – asking for help with sharing her blanket with the dog. (To which the *often needy* dog replied that **she too** needs space sometimes.)





My husband would say “fickle”. But honestly, I assume we’re all a bit like that, or can be. We want our space, but we also want to be with others, often simultaneously, or at least more immediately after wanting the space than we originally expected. It’s all an ebb and flow.

And that’s sort of how we pace our engagement opportunities. We hosted our big summit in February. That’s a lot of intense, concentrated time together. Then we give you (and us) space, so that we’re yearning for that connection again over the summer. In fact, we’re planning our regional member meetings now for July/August. And then we’ll have policy and pizza events in the fall, after the elections.

But since we’re giving you that “space” now, we certainly hope you’ll prioritize the in-person opportunities we’ll have around the state again in a few months. We’ll be sending out save the dates soon. Please be on the lookout for those, and trust that – while you may need “space” right now – you’ll be **so glad**, as will we, that we’ve created the time and space for you to connect with your peers. We know how hungry everyone is to return to in-person these days.

Until then, if you have recommendations on best practices around financial health and asset building and promising solutions around wealth stripping and housing instability concerns for us to highlight or discuss further in your region, **please reach out** to [me](#) or Engagement Director [Rita O’Donohue](#) and let us know. We want to hear about the local approaches you can share related to improving economic resiliency through financial capability and affordable housing that are being made possible through innovations in policy, programs and philanthropic support in your community.

We look forward to seeing you there ... coming to a “space” near you! Please make the “time” to join us.

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

Jessica Love
Executive Director

**This month’s
Piece of the PI:
ENGAGEMENT**



We want our space, but we also want to be with others, often simultaneously, or at least more immediately after wanting the space than we originally expected. It's all an ebb and flow. And that's sort of how we pace our engagement opportunities.

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

RESOURCES

Upcoming Trainings, Tools, & Funding Opportunities

Spotlight on Coming Attractions

Access to Financing (June 9, 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 to small businesses and nonprofit organizations to increase their ability to secure financing. [Register now!](#)

Elements of Design (June 16, 2022) Understanding how to capture your audience's attention is critical to your marketing messages' and business proposals' success. 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. [Space is limited so register soon!](#)

Back by Popular Demand! Beginning in July, PI will renew our biweekly free conversations relevant to member needs. The series will increase the knowledge and networks of community economic development (CED) professionals by addressing the What, So What, and What's Next of current trends in the CED sector. Contact Marie Beason to share an idea for a conversation that will strengthen the impact of your work.

Tools You Can Use

Looking to increase the impact of your slide decks, social media posts, and newsletters? Check out Canva's [25 graphic design tips for non-designers and beginners](#) and register for [PI's Elements of Design Workshop!](#)

Capacity Matters

In addition to facilitating the City of Evansville's HOME-ARP community engagement process and helping Portland, IN develop a master plan for a cultural district, PI will soon be working with CHIP Indy to develop online learning programs for homeless serving agencies. How can we serve your planning, training, community engagement, or project management needs? Contact [Marie Beason](#) for more information!



Thank You, First Financial Bank

Over the past several years First Financial Bank has had the great pleasure of sponsoring Prosperity Indiana's Annual Summit. During this time we have enjoyed collaborating with Prosperity Indiana's team and its network of community development professionals to bring a more equitable economy to our communities. This year we were honored to serve again as presenting sponsor of the Annual Summit.

At First Financial Bank we have a deep commitment to advancing diversity and inclusion as an employer, a financial institution, and an active member of our communities. We strive to build a more equitable society through our contributions of time, talent, and financial support to organizations, like Prosperity Indiana, that drive positive change and offer support to those in need.

We are always excited to be part of the Annual Summit and look forward to seeing the positive change the inspired, innovative ideas shared will bring to our community.

About First Financial Bank

First Financial Bank offers personal, business and wealth solutions through many products and services. We help our clients live fully in the moment, but we also help them be prepared for the future. After all, helping our clients means helping our community improve and grow. To learn more, visit www.bankatfirst.com or come see us at one of our nearby locations.

Regional Meetings

Regional Meetings will be held in six regions of the state this summer. If you are interested in hosting a meeting, please contact [Rita O'Donohue](#).

Save the date for our Northeast Regional Meeting on August 1 in Fort Wayne! Look for other regional meeting dates and locations coming soon.

Member Survey

If you haven't already taken the annual [Member Survey](#), please do so now. **Your feedback helps us evaluate benefits and keeps us aligned with your needs.**

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](#).

Newly Released Reports

The Gap

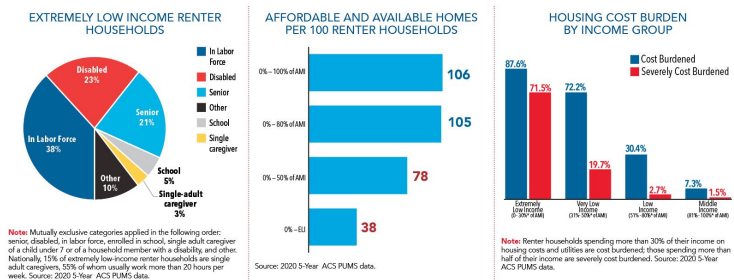
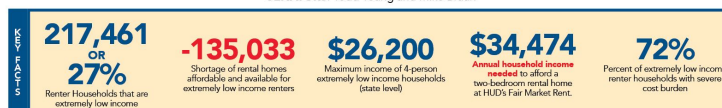
The Gap: A Shortage of Affordable Homes, a new report released by the National Low Income Housing Coalition (NLIHC) and Prosperity Indiana, finds a national shortage of seven million affordable and available rental homes for the lowest-income households. Indiana has 38 affordable and available rental homes for every 100 households with extremely low incomes, tied for the fourth-lowest rate in the Midwest and 20th-lowest among all states. Facing a shortage in Indiana of 135,033 affordable and available rental homes, 72 percent of these Hoosier renters are severely housing cost-burdened, the highest rate of severe housing cost burden in the Midwest and 13th-highest in the nation. [Read the release here.](#)

2022 INDIANA HOUSING PROFILE



Across Indiana, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

SENATORS: Todd Young and Mike Braun



Updated: 04/29/2022
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Extremely Low Income = < 30% of AMI
Very Low Income = 10%-30% of AMI
Low Income = 10%-50% of AMI
Median Income = 50%-100% of AMI
Note: *Or poverty guideline, if higher.

Tenant Protections: An Impact Analysis

In a recently released report, *Tenant Protections: An Impact Analysis*, the Student Policy Network at the University of Notre Dame examines policies in Indiana aimed at providing additional security for tenants and the health and economic impacts of these policies. In conjunction with Prosperity Indiana and the Hoosier Housing Needs Coalition, the Student Policy Network [hosted an event](#) outlining the findings of the report on April 20, 2022.

According to the report, “Low-income tenants are consistently underrepresented in legislative debate; we aim to voice the concerns of these Hoosiers, while considering the effects of our proposed legislation on landlords, the state, the judiciary, and the overarching housing market.” [Read more here.](#)

Community Loan Center (CLC)

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 of up to \$1,000 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. We are pursuing opportunities that could make this program available in all 92 counties.

If you would like to see this program made available in your community or even to your employees, please [reach out to Teresa Reimschisel](#).

View [more information here](#).



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.

[April 27: Business Retention and Expansion - Indiana Economic Development Association](#)

[May 5: Virtual Summit Series - National Alliance of Community Economic](#)

[Development Associations](#)

[May 10: Cultural Awareness
Pt. One - Connections IN
Health and the
Cardiovascular and
Diabetes Coalition](#)

[May 11: Cultural Awareness
Pt. Two - Connections IN
Health and the
Cardiovascular and
Diabetes Coalition](#)

[May 18: Understanding
Implicit Bias - Connections
IN Health and the
Cardiovascular and
Diabetes Coalition](#)

[June 13-15: Just Economy
Conference - National
Community Reinvestment
Coalition](#)

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

[June 29-30: 2022 Midwest
Asset Building Conference](#)

[July 14: Virtual Summit
Series - National Alliance of
Community Economic
Development Associations](#)

[September 15: Virtual
Summit Series - National
Alliance of Community
Economic Development
Associations](#)

[September 22-23: Indiana
Housing Conference -
Indiana Affordable Housing
Council and Indiana
Housing and Community
Economic Development
Authority](#)

[November 17: Virtual Summit Series - National Alliance of Community Economic Development Associations](#)

Job Opportunities

[Assistant Program Officer, Economic Development - LISC Indianapolis](#)

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

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

[Coalition Coordinator - Prosperity Indiana](#)

[Community Leadership & Equitable Initiatives Associate - Central Indiana Community Foundation](#)

[Director of Early Childhood Education - Edna Martin Christian Center](#)

[Education and Outreach Coordinator - Fair Housing Center of Central Indiana](#)

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

[Homeowner Underwriter - Indiana Housing and Community Development Authority](#)

[Housing Choice Voucher Manager - Indiana Housing and Community Development Authority](#)

[Housing Counselor -](#)

[HomesteadCS](#)

[Office Manager - Central
Indiana Community
Foundation](#)

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

[Research Analyst - United
Way of Central Indiana](#)

[Senior Financial Accountant
- Indiana Housing and
Community Development
Authority](#)

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

ICYMI: Media Spots

[Indiana's affordable housing
problems outlined in report](#)

[Indiana worst in Midwest for
cost burden on lowest-
income renters](#)

[Kyle Bach: Affordable
housing could make an
impact on education](#)

[Indiana shows no progress
in easing low-income
housing shortage, report
reveals](#)

[Local leader Frey wins
Prosperity Indiana honor](#)

[Local Leader Frey Earns
Prosperity Indiana Honor](#)





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Tools & Resources

Foreclosure Suspension through the Homeowner Assistance Fund

The Federal Housing Finance Agency (FHFA) announced that [Fannie Mae and Freddie Mac \(the Enterprises\) will require servicers to suspend foreclosure activities for up to 60 days](#) if the servicer has been notified that a borrower has applied for assistance under the Department of the Treasury's Homeowner Assistance Fund (HAF).

This action is the latest step FHFA has taken to benefit homeowners and the mortgage market during the pandemic. FHFA continues to monitor the effect of the COVID-19 servicing policies on borrowers, the Enterprises and their counterparties, and the mortgage market. Homeowners can visit consumerfinance.gov/housing for up-to-date information on their relief options, protections, and key deadlines.

Historical Review Explores the Successes and Failures of U.S. Housing Policy in Advancing Racial

Push Back on the Racial Wealth Gap

Authors from *Shelterforce's* recent series, [The Racial Wealth Gap—Moving to Systemic Solutions](#), and other experts recently talked about the role homeownership plays in addressing the wealth gap and more. Joe Hanson, EVP Strategic Initiatives at PI member organization, Indianapolis Neighborhood Housing Partnership, was one of the featured experts.

The racial wealth gap has been an intractable problem for decades. The series looked at how we move beyond what we've been trying to solutions that will help individuals and communities.

[Read the summary and view the webinar here.](#)

Funding Opportunity for Assisting People with Disabilities

The Pathfinder

Individual Development Accounts (IDA)

An [Individual Development Account](#), or IDA, assists Hoosiers with savings towards a major asset purchase. Qualified participants set savings goals and make regular savings deposits over the course of a three-year program. Once completed, the savings are used to make a major asset purchase.

For each dollar saved, up to \$1,500 in three years or less, the State of Indiana matches with three dollars. This means that if a participant successfully saves \$1,500, then the State will match it with \$4,500, totaling a combined savings of \$6,000.

IDA participants may use their IDA personal savings and match funds for qualified asset purchases toward education and job training.

For resources, visit the IDA Partner website [HERE](#).

Fair Housing Month

As part of Fair Housing Month, the Fair Housing Center of Central Indiana

Equity

The Opportunity Starts at Home campaign published a new historical review entitled, "[Lofty Rhetoric, Prejudiced Policy: The Story of How the Federal Government Promised – and Undermined – Fair Housing.](#)" The review explores the federal government's failed efforts to advance racial equity by exploring housing legislation enacted during the twentieth century, including the "National Housing Act of 1934," the "Housing Act of 1949," the "Fair Housing Act," and the "Housing and Community Development Act of 1974." The article provides in-depth examinations of these policies and how they missed opportunities to advance racial equity. The article also explores policies that could help bring about more racially just housing policy in the coming years.

[Read the report and analysis here.](#)

Foundation is now accepting Fund Requests for 2022 from not-for-profit organizations that have received a 501(c)3 status from the Internal Revenue Service.

A primary goal of the Pathfinder Foundation is to assist people with disabilities through funding not-for-profit organizations, including Pathfinder Services, in Huntington, Wabash, Marshall, Starke, Allen, and Whitley Counties.

Organizations requesting funds must fill out the Request for Funding Form and submit it by Thursday, May 10, 2022. Requests will be reviewed at the Foundation Board of Directors meeting the week of May 12, 2022.

To receive a Request for Funds form from the Pathfinder Foundation, please visit www.pathfinderservices.org/about-us/foundation, or email Sheryl Cline at sccline@pathfinderservices.org, or call the Pathfinder Services Huntington office at (260) 356-0500.

(FHCCI) released new fair housing videos. One explores the impact of housing discrimination and sexual harassment through a FHCCI client's personal experience. An additional video, 8 Modern Day Forms of Lending Discrimination, will explore the discriminatory practices and actions which may result in fair lending violations. Funding for this video was provided by Cummins, Inc.

[View the videos here.](#)

Additional resources may be found on the [FHCCI's website here.](#)

COVID-19 Housing Resources

- For a complete list of 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.
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Member News & Publications

- [2021 Annual Report - Renew Indianapolis](#)
 - [2022 March/April Newsletter - Brightpoint](#)
 - [April New & Goods Newsletter - Bridges Alliance of Johnson County](#)
 - [City of Indianapolis Presented the Fair Housing Center of Central Indiana with the 2022 Accessibility Award](#)
 - [Fair Housing Exhibit Opens at Central Indianapolis Library](#)
 - [InSites, April 2022 - IFF](#)
 - [March News - Renew Indianapolis](#)
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COVID-19 & How to Stay Healthy

Prosperity Indiana's Response

[Prosperity Indiana team members](#) are transitioning back to a hybrid work arrangement. We are hosting in-person meetings and events and traveling to member sites for in-person gatherings. Watch for more upcoming events [here](#). We will continue to:

- Provide adequate PPE for staff and visitors, along with extra hand sanitizing supplies, tissues, and wipes for high touch surfaces.
- Adapt our return-to-work plan as needed to comply 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 is always via email. Here is a [link](#) to contact information for full-time staff. Prosperity Indiana is here to support you.

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](#).

We will be sure to inform you of any further updates as needed.

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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.



Prosperity Indiana

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