

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

March 2022

Executive Director's Letter

Today, we had a meltdown. And by “we”, I mean: my 2-year-old. I have theories about why. Today was her dad’s bible study day, and she didn’t see him before he left early this morning. (Often she wakes up in time to at least tell him “bye”.) And then, I let her hold my phone that was already SUPER on the fritz (in two pieces and connected only by a plastic ribbon inside the phone, but technically still working, on-the-fritz), and she dropped it on the bathroom floor this morning, and broke it ALL THE WAY, meaning she couldn’t FaceTime her dad either.

But she didn’t communicate all of that. I’m not sure she could, even if she knew those were the underlying reasons for not feeling herself. (Again, she’s 2.)

Instead, she threw fits to try to secure control over other aspects of her life – some of them were successful, others not so much. But those of us who were trying to help her, trying to appease her, trying to collaborate around a workable solution with her ... were left frazzled in the quake of the demands.

So, how does this connect to our work?

One word: Statehouse.

The parallels are profound.

1) We do a lot of pre-gaming the session by building relationships and communicating mutual goals and being frank about boundaries. Those



relationships are what we ultimately rely on when things get hard. They drive how things work in the first place and are what help us survive disagreements when they arise. They must be built on trust.

2) All the relationship building in the world can't help us predict the whims of the day. Unexpected challenges pop up. Sometimes we can work things out – if we talk through them. Sometimes we have to make our own demands and pushback, i.e.:

“No, Harper, you can't go without wearing your seatbelt” OR “No legislator, you can't just **say** that eliminating good public policy and replacing it with bad policy will actually be good for Hoosiers.”

3) No amount of finger-pointing at the person trying to hold you accountable makes a bad idea a good one. The person holding the line has to hang tough to make sure the proper protections are in place.

4) Deep breaths. Nothing works best when you're riled up and reactionary. But man is it hard to keep a cool head when the arguments are irrational?!

5) You have to celebrate the wins! Sometimes wins are the absence of something bad happening rather than the forward progress you had imagined. Usually – like this year – there are proactive wins as well as reactive ones. Sadly, the reactive, defensive wins often take more time and feel like the bigger wins, so there's not as much room to celebrate the truly positive. But celebrate them all nonetheless!

6) Come back to the challenge later. You need to take a break, reflect on what did and didn't work, draw out the “real” issue(s) at hand, if there's something that's gone unsaid, and lean again on those around you – with better understanding and strengthened relationships to move things forward again together.

And that, my friends, is a summary of the hard and fast-paced work of a legislative session with the Indiana General Assembly. We've completed Steps 1-5 for 2022. And we're in the early stages of Step 6. But trust me, it won't be long before we're circling back to Step 1 all over again.

But for now, we extend our appreciation and respect for all that you did to help us achieve those collective wins for the individuals, organizations, and communities we serve.

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



Jessica Love
Executive Director

P.S. Taking the time to enjoy the fish in the aquarium at her brother's school was all little

Harper needed to turn around her day! She got back in her car seat with no trouble for the second leg of school drop-offs this morning. And you can darn sure bet, I'm celebrating that win!!

This month's Piece of the PI: ADVOCACY



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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

Design Like a Pro (June 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. Registration fees (including lunch) are \$75 for PI members and \$125 for non-members.

Access to Financing (June 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 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

Looking for facts regarding Fair Housing and Zoning? Check out Fair Housing Center of Central Indiana's helpful fact sheet, [Ensuring Fair and Affordable Housing Through Zoning](#).

Capacity Matters

Our deepest thanks to the **City of Evansville** for inviting PI to facilitate five charrettes informing its HOME-ARP allocation plan. We are also very excited to help **Portland, Ind., develop a master plan for a downtown cultural district**. PI is confident we can serve your feasibility study, allocation plan, strategic plan, board training, community engagement, or project management needs. Contact [Marie Beason](#) for more information!



Stay Connected

Regional Meetings

Regional Meetings will be held in six regions of the state this year in May/June. If you are interested in hosting a meeting, please contact [Rita O'Donohue](#). More details coming soon.

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](#).



2022 Indiana General Assembly Recap

Although the 2022 session of the Indiana General Assembly was a 'short session' in a non-budget year lasting only nine weeks, legislation that passed (and failed) has the potential for long-lasting impact for Prosperity Indiana members and the state's community economic development sector. PI member involvement this session helped pass legislation that will seal eviction filing records and a bill that secured \$150 million in state affordable housing tax credits. Member advocacy efforts also prevented the expansion of predatory installment loans statewide. [Read the entire session review here](#).

Key Community Economic Development Victories in 2022 Session



- Eviction filing record expungement when tenants aren't at fault [HB 1214]
- HHNC representation on newly-created Indiana Housing Task Force [HB 1306]



- Up to \$150M over 5 years for state affordable and workforce housing tax credits [SB 382]



- Rejection of dangerous expansion of predatory loan products [SB 352]

Here is an illustration from our [Hoosiers for Responsible Lending](#) co-convenor Indiana Community Action Poverty Institute (ICAPI) on how SB 352 would have expanded predatory installment lending statewide:

| EXISTING LENDING LAW | | | LENDING LAW UNDER SB 352 | | |
|---|-------------------------------|---|---|--|--------------------------------------|
| Chapter 3 Consumer Loans | Chapter 3 Supervised Loans | Chapter 7 Small Loans | Chapter 3 [REVISED] Consumer Loans | Chapter 3 [NEW] Supervised Loans | Chapter 7 [NO CHANGE] Small Loans |
| | | 2-week payday loan Up to \$600 Up to 39% APR 6 in a row before 7-day cooling off period Lender takes direct access to borrower's checking account 3 checking account debit attempts allowed, for 3 possible overdraft charges Example loan 72% felony loan sharking cap | | NEW PRODUCT Installment loan 3-24 months Under \$2500 Interest Rate 36% Fees 1% monthly maintenance fee at original balance \$50 underwriting fee if loan is over \$400 Total fees (over the term of the loan): 75% if \$350 or lower 100% if over \$350 ***This is NOT the APR*** Example on \$600 loan: • 3 months, 29%/29% APR* • 6 months, 34%/34% APR* • 12 months, 39%/39% APR* • 24 months, 52%/49% APR* 3 checking account debit attempts allowed, for 3 possible overdraft charges (if lender takes direct access) These new loans would be exempt from the 72% Felony Loan Sharking cap *Actual APR dependent on Department of Financial Institutions' interpretation of underwriting fee | DOES NOT ELIMINATE PAYDAY LENDING |
| 72% - ABOVE THIS LINE: FELONY LOAN SHARKING | | | | | |
| Prepaid Finance Charge (Increased in 2020) \$75 \$150 \$300 \$2,000-4,000 \$4,000-8,000 \$8,000-16,000 Interest Rate - 25% 25% 36% 21% 15% \$2,000-4,000 \$4,000-8,000 \$8,000-16,000 | | | Prepaid Finance Charge (Increased in 2020) \$75 \$150 \$300 \$2,000-4,000 \$4,000-8,000 \$8,000-16,000 Interest Rate - 36% | | |
| | | | Eliminates supervised loan product under existing law | | |



Opportunity Starts at Home

The goal of the [Opportunity Starts at Home - Indiana Coalition \(OSAH-IN\)](#) is to build a statewide multi-sector coalition of advocates interested in learning about and affecting affordable rental housing policy at the federal level. Organizations learn about ways to get involved to aid ambitious increases in affordable housing - through existing and new infrastructure - in addition to securing direct support for organizations assisting those who are unstably housed or homeless. Healthcare, racial equity, or economic mobility related organizations interested in learning more about affordable housing should contact info@prosperityindiana.org.





OPPORTUNITY STARTS AT HOME

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 9-23: Flipping Finance Challenge 2022 - Indiana Bond Bank](#)

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

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

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

May 5: Virtual Summit Series - National Alliance of Community Economic Development Associations

[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,
Food Systems - LISC
Indianapolis](#)

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

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

[Community Engagement
Manager - Coburn Place](#)

[Manager - Coburn Place](#)

[Communications Manager -
Indiana Arts Commission](#)

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

[Contracting & Financial
Operations Coordinator -
Indiana Arts Commission](#)

[Director, Data Insights and
Storytelling - United Way of
Central Indiana](#)

[Deputy Director of
Operations and Strategic
Partnerships - Indiana Arts
Commission](#)

[Development Manager -
Immigrant Welcome Center](#)

[Executive Director -
Neighborhood Christian
Legal Clinic](#)

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

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

[Marketing Coordinator -
Greater Indy Habitat for
Humanity](#)

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

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

[Purchasing Manager -
Greater Indy Habitat](#)



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[LinkedIn!](#)

Tools & Resources

Planning Grants Open

The Office of Community and Rural Affairs announced applications are now open for the Community Development Block Grant's Planning Grant program.

The following plan types will be open for the second quarter round:

- COVID-19 Economic Recovery Plan;
- Comprehensive Plan;
- Water Infrastructure Plan;
- Broadband Readiness Plan;
- Economic Development Plan;
- Environmental Assessment; and
- Public Facilities Feasibility Study.

Applications will be accepted until 11:59 p. m. ET on April 14, 2022, via the [Indiana Electronic Grants Management System](#). Applicants are encouraged to submit their applications prior to 4:00 p.m. ET on April 14, 2022, as technical assistance will not be available after that time.

[Click here](#) to learn more.

Homeowner Assistance Fund Now Available

The Indiana Homeowner Assistance Fund (IHAF) portal is accepting applications for mortgage assistance for Hoosiers impacted by the COVID-19 pandemic.

Applications are being accepting through 877gethope.org. Accommodations can be made for homeowners who would prefer non-electronic applications or who would prefer assistance in completing their online application by calling 877-GET-HOPE.

The maximum per household IHAF assistance amount is capped at \$35,000 and is limited to one time per household. This assistance is paid directly to the mortgage lender and is not considered taxable income.

Complete the 2022 Action Plan Survey

All Indiana residents, affordable housing developers and advocates, community organizers, officials in local units of government, and other interested individuals are invited to take part in a public survey regarding Indiana's priorities for the use of federal funding specifically in regard to housing and community development. If you have an interest in the future of housing and community development, IHEDA would like to hear your opinions.

You may click here to begin the survey: [Take the Survey for the 2022 Action Plan](#)

If you would like to view the current proposal for the 2022 Action Plan, please visit the [IHEDA newsroom](#) and click on the 2022 Action Plan Draft.

If you have any questions about this process, you may email those to senz@iheda.in.gov.

If you would like to be part of the public comment sessions, please see [RED Notice 22-13](#).

Gauging COVID-19's Ongoing Impact on LMI Communities

The COVID-19 pandemic has disrupted lives across the country, and its effects on low-to moderate-income (LMI) individuals and communities have been significant. High concentration of employment in pandemic-disrupted service industries such as leisure and hospitality and a lack of savings have resulted in a more acute impact and slower recovery. Furthermore, American Indian/Alaska Native, Hispanic/Latino and Black people have borne a disproportionate burden of the pandemic's adverse economic and health effects.

[Read more of this article, from a six-part series, from the Federal Reserve Bank of St. Louis here.](#)

Making Homeownership Work Better

Homeownership remains one of the most common tools employed to try to help Black families build intergenerational wealth. However, for reasons authors in this series have detailed, simply achieving the dream of buying a house often does not generate the results for Black families that it generates for white families. Households of color tend to own homes of lower value and have a higher percent of their assets in home equity, feeding into the disproportionately low share of wealth held by Black and Latinx households.

Housing advocates say that, without significant policy and practice changes, both the racial homeownership gap and the racial wealth gap will remain wide for decades to come.

[Read more here.](#)

Tenant Talk Release

The new issue of [Tenant Talk](#) – a semi-annual newsletter created by the National Low Income Housing Coalition (NLIHC) to engage renters and residents in housing advocacy – is now available! Each issue highlights innovative approaches to housing advocacy and recent victories won by tenants around the United States, as well as discussions of key housing issues playing out in Congress. The new winter issue, *Tenant Talk: Emergency Rental Assistance at All Angles*, focuses on emergency rental assistance (ERA) programs and explores how ERA has impacted tenants navigating the economic challenges of the pandemic.

[View the newsletter 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

- [Cummins Inc. Announces Major Grant to Build Black Homeowner Equity - Renew Indianapolis](#)
 - [February 2022 Newsletter - Bridges Alliance of Johnson County](#)
 - [February Newsletter - Hoosier Action](#)
 - [FHCCI Honored with Three Grassroots Awards - Fair Housing Center of Central Indiana](#)
 - [InSites, March 2022 - IFF](#)
 - [Renew Indianapolis Announces More Than \\$2.6 Million in Loans Awarded to Marion County Homeowners Through IndyAMP COVID-19 Mortgage Refinance Program - 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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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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