

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

May 2022

Executive Director's Letter

Bienvenidos!

This should not be a triggering word.

But now, for so many, who have seen over and over again in the past 24 hours the school signage for Robb Elementary School in Texas, it is. Because a child with a weapon robbed 19 children and two teachers and the community at-large not only of their end-of-year parties and summer break and hope for the new school year, but their futures.

And so, of course, the debate begins: How do we prevent this from happening again?

Before learning of these headlines, I was just talking with a team member yesterday about solutions for the challenges we face in our work. How many in our field want to address everything through policy and systems change. If we just fixed the system ...

On the flip side of that, some focus very narrowly on identifying and resolving challenges at the individual level. In the school shooting scenario, the focus now is on the mental health of the individual, separate from their access to weapons.

In our work related to economic and social stability and mobility, the arguments often fall on the boot-strapping end of the spectrum or the government got you into this and government will get you out of it perspective as the extremes.

I tend to believe that the solutions for complex issues fall somewhere in between – yes, we need better policies. And yes, we need to provide more and better services to support those



need better policies. And yes, we need to provide more and better services to support those in need. And regardless of where you fall on the spectrum, one thing is impacting all of these scenarios.

Resources.

Both informational and financial resources, depending on the need.

Most of our work around providing resources is within the context of training and consulting services – building your capacity and that of your organization to meet the demands of the day, or supporting your efforts to grow through our direct technical assistance and consulting services.

And while participating in a training won't automatically or immediately solve systemic challenges or prevent the next challenge a family in your community will face, it will arm you with the resources needed to make a difference. Maybe just chipping away little by little at upstream systems issues, but making a major difference for those who have found themselves in a position to benefit from your work at this time and avoid those challenges in the future, with your help. Help us, help you, do both – address the systems and the individual needs, by increasing your awareness and knowledge of what more is needed to accomplish your work.

Join us as we embark on a new series of virtual conversations around “Health is Wealth” that will address issues like mental health and adverse childhood experiences that are so top of mind at the moment, as well as food access, chronic disease, healthy housing, and more. Please be on the lookout for those [events](#) being held biweekly through the rest of the year, starting this summer. Also, don't miss out on our [Access to Financing](#) and [Communicate Like a Pro](#) trainings coming up June 9 and 16! You'll learn from some of the best in development and marketing to expand your understanding about the resources you need to ultimately deliver the resources (informational and financial) needed by your neighbors to improve their futures. See you there!

And thank you, as always, for being a Piece of the PI Network!



Jessica Love
Executive Director

This month's Piece of the PI: RESOURCES



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supporting your efforts to grow through our direct technical assistance and consulting services. And while participating in a training won't automatically or immediately solve systemic challenges or prevent the next challenge a family in your community will face, it will arm you with the resources needed to make a difference.

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

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 Health is Wealth series will increase the knowledge and networks of community economic development (CED) professionals by addressing the What, So What, and What's Next of the health/wealth connection.

Tools You Can Use

Looking for a Glossary of Affordable Housing Terms? Enterprise Community Partners' [Glossary of Affordable Housing Terms](#) could be just what you need!

Capacity Matters

PI was awarded a \$500 prize for its plans to launch The Talent Collaborative – a new initiative building the skills and diversity of the community economic development sector. Focusing on affordable housing and homeless serving agencies, the Collaborative will build the skills, networks, tools, and talent of individuals and organizations helping Indiana communities thrive.

Upcoming Regional Meetings

Regional Meetings will be held in six regions of the state this summer. If you are interested in serving as a meeting liaison with Prosperity Indiana and local community leaders in your area, please contact [Rita O'Donohue](#).

Save the dates for our upcoming regional meetings and look for other regional meeting dates and locations coming soon:

- **Northwest** - July 21, Gary
- **Northeast** - August 1, Fort Wayne
- **Central West** - TBD, Terre Haute
- **Central East** - TBD, Indianapolis
- **Southwest** - TBD, Evansville
- **Southeast** - TBD, Columbus

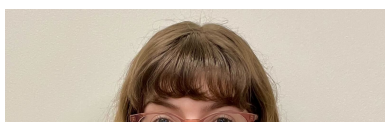
Send Your Events, Career Opportunities, & Other Highlights

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](#).

New Team Member, Legislative Council, and CRA Comments

Prosperity Indiana Welcomes Coalition Coordinator to Expand Advocacy Efforts

Prosperity Indiana is pleased to announce that [Hale Crumley has joined the PI team as the new Coalition Coordinator](#). In this role, Hale will coordinate the operations and development for PI's four issue-based coalitions and work to further the coalitions' goals. These coalitions increase the advocacy capacity of members to address long-standing racial equity gaps and economic injustices and advance policies that promote stable, affordable housing, consumer protections, asset-building, and economic opportunities for all Hoosiers to thrive. She will build diverse and inclusive partnerships with communities and individuals across the state to advance the strategic missions of the [Indiana Assets & Opportunity Network](#), [Hoosiers for Responsible Lending](#), [Hoosier Housing Needs Coalition](#), and [Opportunity Starts at Home-Indiana Coalition](#).





Legislative Council selects interim study topics

On Tuesday, May 24 the Indiana General Assembly met for Technical Corrections Day and for the Legislative Council to assign interim study topics. The Council did not choose the topics of Indiana’s habitability crisis ([requested](#) by the Hoosier Housing Needs Coalition) or retirement savings as part of a statewide financial literacy strategy ([requested](#) by the Indiana Assets & Opportunity Network). However, the [final list of study](#) topics added the issue of discrimination in housing appraisals to the topics covered by the Indiana Housing Task Force established by [HEA 1306](#) that the PI-convened Hoosier Housing Needs Coalition was named to.

New Community Reinvestment Act notice of proposed rulemaking issued, comments due August 5

On May 5, the OCC, Federal Reserve Board, and FDIC issued a joint notice of proposed rulemaking to strengthen and modernize the Community Reinvestment Act (CRA) regulatory framework, with public comments due August 5. See the [statement](#) from PI’s national partner NCRRC stating, “CRA was intended to end discrimination known as redlining and to require banks to lend and invest in low- and moderate-income communities” and links to their [‘Treasure CRA’](#) toolkit. PI will be working with members to assist with individual organization and association-wide comments in the coming months.



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.

Midwest Asset Building Conference

The Early Bird rate deadline for the Midwest Asset Building Conference has been extended through this Friday, May 27. Join the A&O Network, as it co-hosts the MABC biannually with our Midwestern peers, and connect with other community economic development organizations from throughout the region for this exciting opportunity to strengthen our

collective work to disrupt the racial wealth divide and help families build prosperity in the Midwest. [Learn more here.](#)



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.

[May 27: Affordable Housing Solutions Roundtable - Kheprw Institute](#)

[June 7: Rural Prosperity Symposium - Indiana Philanthropy Alliance](#)

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

[June 16-17: Leadership Conference - Indiana Economic Development](#)

Association

June 23-24: 2022 Health
Equity Summit - Health
Equity Action Team

June 24: Go All IN Day -
United Way of Central
Indiana

June 29-30: 2022 Midwest
Asset Building Conference

July 13: The "Benefits Cliff" -
United Way of Central
Indiana

July 14: Virtual Summit
Series - National Alliance of
Community Economic
Development Associations

July 20: Data to Action Deep
Dive - Indiana Philanthropy
Alliance

August 24: Maid for this
Moment with Stephanie
Land - United Way of
Central Indiana

September 15: Virtual
Summit Series - National
Alliance of Community
Economic Development
Associations

September 19-21: 2022
Prosperity Conference -
Prosperity Now

September 22-23: Indiana
Housing Conference -
Indiana Affordable Housing
Council and Indiana
Housing and Community
Economic Development
Authority

September 27-29:
Philanthropy Leads

[Conference - Indiana
Philanthropy Alliance](#)

[October 11-12: Reimagine
Conference 2022 -
Northwest Indiana
Community Action](#)

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

Job Opportunities

[Active Transportation Safety
Coordinator/Manager -
Health By Design](#)

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

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

[Community and Economic
Development Coordinator -
John Boner Neighborhood
Centers](#)

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

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

[Data and Evaluation
Coordinator - John Boner
Neighborhood Centers](#)

[Data and Research
Coordinator - Downtown
Indy Inc.](#)

[Director of Real Estate
Development - Bloomington
Housing Authority.](#)

[Economic Development
Coordinator - John Boner
Neighborhood Centers](#)

[Education and Homeowner
Development Liaison -
Indianapolis Neighborhood
Housing Partnership \(INHP\).](#)

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

[Housing Counselor -
HomesteadCS](#)

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

[Research and Evaluation
Coordinator - John Boner
Neighborhood Centers](#)

[Residential Loan Processor
- Renew Indianapolis](#)

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

ICYMI: Media Spots

[Dozens forced to move on
short notice after downtown
Indy apartment fire](#)

[Affordable housing woes:
Task force to examine
building rules in effort to
drop state's housing costs](#)

[Fire at Indy apartment
highrise offers a reminder of](#)

[renters' insurance importance](#)

[Majority of Fall Creek Place residents against supportive housing for chronically homeless](#)

[Indiana rents are up 13% compared with last year. Experts say rents will continue to climb](#)

[Housing affordability: Local housing becoming financially out of reach for some](#)

[Task force to examine building rules in effort to drop state's housing costs](#)

[Despite Indiana's low cost of living, many spend half their income on rent](#)

[Report: Indiana needs more tenant protections, not more help for landlords](#)

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



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[Facebook](#), [Twitter](#), and
[LinkedIn!](#)

Tools & Resources

Leadership Indianapolis

The Stanley K. Lacy Executive Leadership Series is now accepting applications for the next cohort through Wednesday, June 8, at 4 p.m. ET.

The 10-month program is designed to help emerging community leaders become more informed about the issues facing Central Indiana, more motivated to get involved in addressing those issues, and more connected to other leaders in service to our community.

[Learn more and apply to the program here.](#)

Fair Housing Exhibit Now at MIBOR

For Fair Housing Month, the Fair Housing Center of Central Indiana (FHCCI) debuted *Unwelcomed: A Fair Housing History of Sales & Lending Discrimination*, an interactive exhibit.

The exhibit educates participants on the systemic barriers that have impacted today's neighborhoods through redlining, racial covenants, steering, neighborhood intimidation, and other forms of housing discrimination. Modern-day forms of housing discrimination in sales and lending are also highlighted.

[Find out more information here.](#)

Accessory Dwelling Units

One option for affordable and higher density housing solutions are accessory dwelling units (ADUs). A recent series released by Shelterforce takes an in-depth look at the potential benefits of ADUs and how they can be utilized to impact housing density.

Local zoning laws heavily dictate the implementation of ADUs and need to be evaluated for usage.

[Learn more here.](#)

Medical Debt in the U.S.

According to the Consumer Finance Protection Bureau (CFPB), medical debt is the most common collection tradeline reported on consumer credit records. People also report being contacted by debt collectors about medical debt more than any other type of debt.

The three nationwide credit reporting agencies - Equifax, Experian and TransUnion - have agreed to three important changes to reporting medical collection accounts:

- Paid medical collection debt will no longer be included on consumer credit reports, as of July 1, 2022.
- The time period before unpaid medical collection debt will appear on a consumer's report will be increased from six months to one year, also effective July 1, 2022.
- Medical debt collection accounts under at least \$500 will no longer be included on consumer credit reports. This goes into effect the first half of 2023.

Additionally, a report from the CFPB summarizes key areas of concern in medical debt collections and reporting. Areas of discussion in the report include negative consequences of medical debt, the impact of COVID-19 on it, and developing policies affecting regulatory developments.

[Read the report here.](#)

2022 Advocates' Guide Released

The National Low Income Housing Coalition (NLIHC) has released its "Advocates' Guide 2022," a comprehensive resource for advocates and others involved in many aspects of affordable housing and community development. Written by NLIHC staff and other leading experts in the field, the guide contains summaries of housing and community development programs, as well as housing policy tools and other information.

[View the complete guide 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 - LISC Indianapolis](#)
 - [April News - Renew Indianapolis](#)
 - [InSites, May 2022 - IFF](#)
 - [May New and Goods Newsletter - Bridges Alliance of Johnson County](#)
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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!

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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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