



Piece of the PI: Newsletter

A monthly publication for the members of Prosperity Indiana

February 2020

Executive Director's Letter

Now that summit is behind us (literally, just – it was yesterday and was great!), let's capitalize on the momentum of the day and do everything we can to advocate as needed in the coming weeks. This year is a short session for the Indiana General Assembly, and we're up against last chances for bills of interest to be heard. We also have a couple of important federal comment periods and bills being considered in the near term. Plus, a couple of great opportunities to connect around policy in DC are coming up in March and April. Here are the items immediately ahead of us:

- We're still working to get a hearing for one of our priority bills. Hopefully it gets scheduled by tomorrow. If not, we'll reach out with an action alert. Please be on the lookout for that tomorrow (Thurs, 2/20) or Friday, since next week is our last chance for getting the bill heard on the Senate side.
- A hearing regarding Rent-A-Bank Schemes and New Debt Traps: Assessing Efforts to Evade State Consumer Protections and Interest Rate Caps (Part 2) is scheduled for February 26. Here's a link to the [sample letter](#) created by Americans for Financial Reform to comment on the Veterans and Consumer Fair Credit Act (H.R. 5050), aimed at stopping the debt trap caused by payday lending by expanding the 36 percent cap now offered through the military lending act.
- National Low Income Housing Coalition (NLIHC) is hosting its policy forum March 25-27. Early bird registration is still open. [Register here.](#)
- National Community Reinvestment Coalition (NCRC)'s Just Economy conference is April 27-29. [Register here.](#)
- Comment periods for a couple of federal regulation changes are coming up fast: CRA Modernization and Affirmatively Furthering Fair Housing. Here are links to some of our partners' advocacy resources:

CRA Modernization:

[NCRC](#)

[NACEDA](#)

Affirmatively Furthering Fair Housing:

[NLIHC](#)

We are also planning to release sample letters in advance of these deadlines, if you're looking for a Prosperity Indiana draft to use as a starting point instead.

You can look for sample comment letters soon at our [Advocacy Action Center](#).

We urge you to make your voice heard, as the deadlines are fast approaching to participate in these policy advocacy opportunities.

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Also, here's another shout out to our members, partners, sponsors, award nominees and winners who participated in the Summit yesterday: You all are AMAZING!

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

Jessica Love



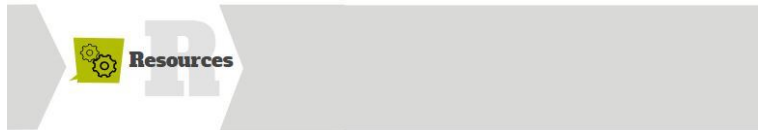
Executive Director

This month's Piece of the PI: ADVOCACY



We amplify your voice at the statehouse.

Looking to get more involved in advocacy, but not sure where to start? Look at our Advocacy Action Center for resources and information on current policies affecting community and economic development.



Member-Exclusive Resources

Did you know that we provide a library of resources on a variety of community economic development topics, available exclusively to Prosperity Indiana members? Simply [log in to your Prosperity Indiana account](#) and navigate to the Member Portal to access the Resource Library and the Webinar Library.



Prosperity Indiana Summit

February 18, 2020
Crowne Plaza Indianapolis Union Station

Congratulations to the 2020 Summit Award

winners

Key Award for Supportive Services Program
of the Year

Food Prescription for Better Health

Robert O. Zdenek Staff Member of the Year
Albert Brownlee, Genesis Outreach, Inc.

John Niederman Rural Development Leadership
Michelle Pitcher, Pace Community Action Agency, Inc.

Michael Carroll Community Economic Development Leadership
Bruce Baird, Renew Indianapolis

Summit Recap

Thanks to everyone who attended the 2020 Prosperity Indiana Summit! We had a great turnout of over 300 community development leaders from across the state who are committed to strengthening our communities.

We hope you left inspired with many new ideas and strategies to utilize.

All presentations and materials from the sessions will soon be added to our [Resource Library](#).

Follow us on Facebook and Twitter to see our posts and photos from Summit!

Thanks again to all of our sponsors!



Since 1858, Fifth Third has been improving its impact on communities through inclusive lending, investments and services. Through our legacy of community commitment, we pave the way for positive transformation – person by person, neighborhood by neighborhood, city by city. Fifth Third helps individuals, businesses and organizations rise to the economic challenges of today so they can accelerate their financial dreams of tomorrow.

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio, and the indirect parent company of Fifth Third Bank, National Association, a federally chartered institution. As of December 31, 2019, Fifth Third had \$169 billion in assets and operated 1,149 full-service banking centers and 2,481 ATMs with Fifth Third branding in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Georgia and North Carolina. In total, Fifth Third provides its customers with access to approximately 53,000 fee-free ATMs across the United States. Fifth Third operates four main businesses: Commercial Banking, Branch Banking, Consumer Lending and Wealth & Asset Management. Fifth Third is among the largest money managers in the Midwest and, as of December 31, 2019, had \$413 billion in assets under care, of which it managed \$49 billion for individuals, corporations and not-for-profit organizations through its Trust and Registered Investment Advisory businesses. Investor information and press releases can be viewed at www.53.com. Fifth Third's common stock is traded on the Nasdaq® Global Select Market under the symbol

Fifth Third Bank's common stock is traded on the Nasdaq® Global Select Market under the symbol "FITB." Fifth Third Bank was established in 1858. Deposit and Credit products are offered by Fifth Third Bank, National Association. Member FDIC.



Policy Updates

This week did not see any activity for HB1191 Land Contracts or SB123 Affordable and Workforce Housing Incentives. HB1191 has been assigned to the Senate Judiciary committee, and Prosperity Indiana, along with our partners at Indiana Institute for Working Families, have been diligently meeting with the committee chair, Senator Koch, and others on the committee to explain the bill, answer their questions, and press for the bill to be scheduled for a hearing. As of this writing, the bill has not yet been scheduled for a hearing, and time is running very short. We have not heard of any opposition to the bill from any legislators, so we will continue efforts to get a hearing for the bill.

SB123 has been assigned to the House Ways and Means Committee, but as of this writing has not yet been scheduled for a hearing.

Bills Moving Forward We are Monitoring

SB327 Reporting of Consumer Loans by Unlicensed Lenders (Sen. Andy Zay) –

This bill, which looks to regulate unlicensed on-line lenders, was heard in the House Financial Institutions Committee on Tuesday morning and was held pending an amendment that the committee is considering. The Department of Financial Institutions expressed some concerns about the bill, including whether they had the ability to regulate on-line lenders who do not have a physical location in Indiana, whether the lenders were already covered by another state or federal agency, and concerns about a potential lack of confidentiality if consumer information is being shared. The committee will prepare an amendment for next week's hearing.

SB395 Uniform Consumer Credit Code (Sen. Eric Bassler) –

SB395 was heard in the House Financial Institutions Committee on Tuesday morning and was held pending an amendment, which at the time of writing, was not yet prepared or shared with the committee. Concerns remain about the increase in non-refundable fees from \$50 to \$75, \$150, and \$250 depending on the size of the loan. We will continue to monitor this bill and the amendment to determine what overall impact this bill may have on consumer lending practices.



Program Highlight



The Opportunity Investment Consortium of Indiana encourages the transformation of Opportunity Zone neighborhoods into vibrant places profoundly attractive and sustainable for both residents and businesses. The consortium is comprised of a public/private collection of investors and community partners poised to support and invest in Opportunity Zones through the facilitation of this online pairing tool.

Webinar- "Opportunity Zones: What do Indiana Small Businesses Need to Know?"- Learn more about Opportunity Zone equity investments and what it means for Indiana. View the [webinar recording](#).

View a multitude of [resources available](#) from the OIC.

Upcoming Events

[March 9-11: Foundations on the Hill 2020 \(Washington, D.C.\)](#)

[March 10-11: National Walking Summit \(St. Louis, MO\)](#)

[March 11, 12, 19: Annual Community Investment Workshops \(Evansville, Indianapolis, and South Bend\)](#)

[March 25-27: NLIHC Housing Policy Forum 2020](#)

[April 1: Workshop - Succession Planning Isn't Just for Retirement Anymore \(Indianapolis\)](#)

[April 9: FHCCI's 8th Annual Fair Housing Conference \(Indianapolis\)](#)

[April 14-17: Preserving Historic Places Conference \(South Bend\)](#)

[April 16: Love Thy Neighborhood Awards Gala \(Indianapolis\)](#)

[May 27-29: Corporation for Supportive Housing Summit 2020 \(Philadelphia, PA\)](#)

[June 2-4: Philanthropy Leads - IPA Conference & 30th Anniversary Celebration \(Indianapolis\)](#)

[June 2-6: 57th International Making Cities Livable Conference \(Carmel\)](#)

Social Media Highlights

[Congrats to Rep Ed Clere on the passage of his land contracts bill this week. Thank you for championing this issue and thank you to @woodyburton, @CherrishPryor, and Rep Rita Fleming for signing on as co-authors. #INLegis#INHouseGOP#INHouseDems](#)

[Proposed changes put billions in lending to LMI communities and individuals at risk. Act now to let the government know that we need to strengthen, not weaken, the CRA: <http://ncrc.org/treasurecra/#take-action> #TreasureCRA @FDICgov @USOCC @NCRC](#)

[Thank you @INCommDev for leading the path towards aligning the issue of #housinginstability with social determinants of #health. Together, we strengthen our communities by fighting for the health, education, and financial stability of every Indiana resident. #PISummit2020](#)

[Excited to see unanimous approval of HB1191 - focused on consumer protections for land contracts - by House Judiciary Committee. Proud to testify alongside members from Indiana Legal Services, @FairHousingIN, @TRICAPcommunity, and @Amy_IIFW. Thanks, Reps Clere & Burton!](#)

Housing & Community Development Stakeholder Survey

The State of Indiana is conducting a survey to collect updated information on housing and community development needs to inform the upcoming Five-year Consolidated Plan.

This survey is designed for those who work in the fields of housing and community development, lending, social services, fair housing and advocacy. The survey closes on February 29, 2020.

[Access the survey.](#)

Comment Periods for AFFH and CRA

The request for comment periods close on March 9, 2020 for the [Community Reinvestment Act](#) and March 16, 2020 for [Affirmatively Furthering Fair Housing](#). Access the links for more information and be an advocate for your community!

CFBP Train-the-Trainer Survey

Prosperity Indiana is planning to partner with a national trainer to conduct a train-the-trainer course for the Consumer Financial Protection Bureau program, Your Money, Your Goals. We want the training course to best accommodate your organization's and clients' needs, so we are asking you to complete a short survey and provide necessary feedback. [Click here to access the survey.](#)

We want to hear from you!

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:
info@prosperityindiana.org

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



Welcome to Prosperity Indiana's Policy Director, Andrew Bradley!

Andrew officially joins the team on February 28. He brings skills from his experience as the State Network Director at the National Skills Coalition in Washington, D.C. Andrew was also formerly with the Indiana Institute for Working Families as a Senior Policy Analyst.

"I have a passion for developing and advocating for systemic solutions that allow families to thrive and share in the American dream, and I'm excited by the opportunity to work with Prosperity Indiana to advocate for policies to build short-term wins into long-term results for Hoosiers and their communities."

Welcome to the team, Andrew!

News from the Field

Prosperity Now Releases 2020 Scorecard

The [Prosperity Now Scorecard](#) includes national, state, and local data trends for financial assets, businesses and jobs, homeownership and housing, health care, and education. Additionally, it highlights ways in which advocates and policy makers can work together to address the barriers that threaten their journeys toward economic prosperity.

Letters of Intent now being accepted for 2020 Stellar Communities Program

Launched in 2011, the [Stellar Communities Program](#) works with communities in creating regional development plans, promoting local and regional partnerships and implementing comprehensive solutions to regional challenges. The program will continue this year with a regional partnership design. Letters of Intent are due by April 3, 2020 at 4 p.m. ET.

Increase in CoC funds benefits PI members, partners

Several homeless assistance organizations in PI's membership have been [awarded funding](#) after Indianapolis received over \$6 million from the U.S. Department of Housing and Urban Development. HUD's Continuum of Care grants will support 20 programs working with families experiencing homelessness.

AARP Community Challenge is Now Open

AARP invites your organization to submit applications for quick-action projects that can help your community become more livable for people of all ages.

Eligible applications for the [AARP Community Challenge](#) are being accepted for small grants to improve housing, transportation, public space, technology, civic engagement, and more.

Applications are due by April 1, 2020, 11:59 p.m. ET, and all projects must be completed by November 9, 2020.

Life Skills Launchpad Train-The-Trainer Workshop

This one-day workshop hosted by Sagamore Institute will equip community change agents to engage and lead the Hoosier families and individuals they serve with basic life skills.

A variety of subjects, including communication, job readiness training, household and personal management, and problem-solving will be covered.

A \$15 fee includes breakfast and lunch. [Registration is limited.](#)

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