

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, Social Justice

Piece of the PI: Newsletter

A monthly publication for the members of Prosperity Indiana

July 2021

Executive Director's Letter

Bandwidth. How much do you have right now? What about those in the communities you serve?

I participated in an Indiana Community Recovery Coalition meeting yesterday, and one of the presenters spoke about the Indiana Broadband Strategic Partnership. It's designed "to help bring reliable broadband to the most unserved and underserved communities across the state." Through a partnership that includes Cook Medical Group, Duke Energy Foundation, Indiana Association of Realtors, Radius Indiana and the Regional Opportunity Initiative, Indiana Farm Bureau is promoting the *Indiana Speed Test*, a crowd-sourced internet speed test. From their website, they "collect data about your



broadband speed and create a map for your community that will help your community in efforts to get grants and other support to improve broadband for your community".

And while I encourage you to participate in the above to support broadband expansion across the state and securing resources for it, if you know me, this "crowd-sourced" test is not really the POINT of my letter. So, what is? The answer is multi-pronged:

1) We can all use more bandwidth at times and the resources to secure it.

- 2) Data-informed propositions are generally more readily accepted than information gained anecdotally.
- 3) Crowd-sourcing solves problems better and faster than going at it alone. (Also, to be perfectly frank, I seriously blanked on the word "anecdotally", used above, and had to crowdsource that term with our team to get it into this letter so, thank you, team, and thank you, Slack, for making that possible!)

So, why am I bringing this up right now?

In two weeks, we'll begin hosting our regional meetings – IN-PERSON – for the year. And the whole point of our gatherings will be to share research that we and partners across the state have produced; discuss how it impacts you, your organization, your clients, your community; and crowd-source ways to best leverage the massive volume of COVID-response funding coming into our state.

That's where YOU fit in. We need you to be in the crowd sourcing these solutions for a few reasons:

- 1) We can learn from you.
- 2) You can learn from us.
- 3) We can all accomplish more, if we take the data we've pulled together and combine it with the anecdotes you can share, and think through ways to develop better programs, policies and relationships with philanthropy, if you can block off a day to spend it with us next month.

We're currently still coordinating a few locations with legislative offices. But the convenings are scheduled to start in Southern Indiana August 5, and we'll be traveling across the state to:

- 1) See you IN-PERSON!
- 2) Hear from you.
- 3) Find ways to strengthen our communities ... together.

Will you please be part of the "crowd" when we come to your community, and encourage others to be there as well? I promise our work and yours will be enhanced by this opportunity to engage!

For more details and to register, go here.

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



Jessica Love
Executive Director

P.S. Click <u>here</u> to participate in the *Indiana Speed Test*.



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We **REAP** prosperity by providing **Resources**, **Engagement**, **Advocacy**, and **Programs** that support our members' work!



Changing4Good, Training, & Resources

Are you Changing4Good?

Thanks to the generous support of First Financial Bank, PI has presented 10 FREE Changing4Good programs to 384 participants. These programs are helping community-based organizations evolve and adapt to post-pandemic challenges with 92% of attendees completing program evaluations reporting they were able to utilize the information in their work. Due to the series' success, PI decided to extend the series from September through December of 2021, to enable Indiana's community development sector to continue changing for good!

Customized Board Capacity Training

<u>Northwest Indiana Community Action (NWICA)</u> has engaged PI to conduct board training in preparation for the organization's upcoming President/CEO transition! We are excited to help build NWICA's capacity to navigate this transition.

Alphabet Soup

Are you confused by all of the acronyms of the community economic development (CED) field? Download PI's <u>CED Acronym Cheat Sheet</u> so you can be in the know.

Upcoming Programs

Please watch for the following programs coming this fall:

- Data Literacy How to find, understand, and utilize data to tell your organization's story.
- Communicate Like a Pro How to, on a limited budget, craft engaging messages

and use graphic design principles to share your organization's impact with a wide variety of audiences.

• Real Estate Finance – How and what to prepare to secure funding for your project.

View all of PI's upcoming events and trainings here.

COVID-19 Hub

Share the wealth! Have a resource or tool you could share with your peers? We'll add it to the hub! If you're willing to share COVID-19 or other policies, plans, best practices, or funding opportunities with peers, please share it here.

Access the COVID-19 Hub



Leader Member Highlight

Leader Member Highlight: Cinnaire, Keith Broadnax, Senior Vice President



Tell us about your organization, its mission, and services.

"Cinnaire is a nonprofit community development financial partner that creates opportunities for people in need by seeking out and developing partnerships with mission-focused organizations and investors, and by deploying capital and expertise to foster community-driven revitalization. We have an unwavering belief that all people deserve the opportunities provided by living in healthy communities. Our services include: Lending, Tax Credit Programs, Title Services, Real Estate and Community Development and Commercial Financing. Through our lending and investing programs and range of services, Cinnaire improves lives, creates jobs and contributes to vibrant, strong communities."

Describe a success story that resulted from your organization's community development efforts.

"I have been fortunate to be involved in a lot of impactful developments. The housing
that I enjoy working on the most is our supportive housing developments because we
focus on more than just the housing, but also provide services to individuals and
families. Personally, our Dogwood Estates development in Walkerton, Indiana is a

success story. This involved the complete transformation of the blighted West York neighborhood. This was accomplished by purchasing and demolishing 84 existing substandard residential structures, redesigning the entire neighborhood layout, and building 40 new single-family lease-to-purchase homes designed to accommodate the surrounding downtown residential target area. The new homes include a mixture of one-, one-and-a-half, and two-story designs that include two-, three-, and four-bedroom layouts. If you walk into our Indianapolis office, you will see a before picture of this development on our wall. The project provided an unprecedented impact on the small community, spurring economic development, improving the school systems and changing the lives of over 200 families."

What changes are coming to your organization over the next year?

"I think that we will continue to be creative and find solutions to make our communities
a better place for all our residents. We continue to grow and are currently seeking
several extraordinary people to join our team. It's been exciting to be a part of our
continued growth over the last 19 years."

Which of Prosperity Indiana's values resonate most with you and why?

"All the values resonate equally with me. These values are what I hope to grow and
thrive in personally as well as within Cinnaire. Over the past year, I've watched
Prosperity Indiana adjust to the Pandemic and racial inequities and develop programs
and trainings to address our current reality. All of this seems achievable when you
know that you are surrounded by great and committed people."

All Leader members will be highlighted in various newsletters this year, and <u>Michaela</u> <u>Wischmeier</u> will contact you directly to schedule. <u>Click here</u> to see interview questions.



Regional Meetings in August

We are excited to be <u>traveling to six regions of the state</u> in August for our 2021 Regional Meetings on "Moving Your Community from Surviving to Thriving Through an Equitable Recovery." Check the <u>2021 Regional Meetings page</u> to view the region map and agenda and to register. Email updates on regional meetings with additional locations and dates are forthcoming.

- Southwest August 5, Evansville
- Southeast August 19, New Albany
- Northeast August 31, Allen County
- · East Central TBD, Hamilton County
- Northwest TBD, LaPorte County
- West Central TBD, Morgan County

LOOKING Anead - 2022 Summit Planning Committee

Interested in participating in the 2022 planning committee? <u>Fill out this interest form</u> and PI staff will be in touch with you with additional details and information. Please note that completing the form does not guarantee automatic selection or participation in the committee. Geographic, gender, and racial diversity are priority consideration.

Send Your Events & Career Opportunities

We want to share our members' events and career opportunities. Events are highlighted in the monthly newsletter and career opportunities are additionally posted <u>on our website</u>. Send your event or job posting information to <u>Michaela Wischmeier</u>.

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.



Out of Reach 2021, Impact, & Opportunities

Out of Reach 2021 Now Available

In order to afford a modest, two-bedroom apartment at fair market rent in Indiana, full-time Hoosier workers need to earn \$16.57 per hour. This is Indiana's 2021 Housing Wage, revealed in a national report released on July 14. The report, <u>Out of Reach</u>, was jointly released by the <u>National Low Income Housing Coalition (NLIHC)</u>, a research and advocacy organization dedicated solely to achieving affordable and decent homes for people with the lowest incomes, and Prosperity Indiana. <u>View PI's press release outlining the reality of 'affordable' housing in Indiana.</u>

Thank You to Our Members of Congress

Prosperity Indiana and the Opportunity Starts at Home – Indiana Coalition are thanking Senator Todd Young for introducing three key pieces of legislation that would help address Indiana's eviction and housing affordability crisis. The three bills, including the Eviction Crisis Act of 2021, the Task Force on the Impact of the Affordable Housing Crisis Act, and the Family Stability and Opportunity Vouchers Act strongly align with the agenda of the Opportunity Starts at Home campaign and Prosperity Indiana's policy priorities for Indiana's community economic development sector.

The <u>Indiana Assets and Opportunity Network applauds two members of Indiana's Congressional delegation</u>, Congressman André Carson and Congressman Frank Mrvan, for voting on June 25 to repeal a federal rule that allows lenders to evade state consumer protections on predatory lending. The 218-208 bipartisan vote in the House follows the bipartisan decision in the Senate to overturn the rule using the upper house's fast-track authority.

Representative Carson also signed the 'HoUSed' campaign's "Dear Colleague" Letter to support infrastructure priorities. Review the policy priorities of the campaign here.

We appreciate the support on housing stability and consumer protections from our members of Congress!

White House Eviction Prevention Summit

PI participated in the White House Eviction Prevention Summit and the invite-only Indianapolis breakout group and is coordinating efforts to create a framework for a local <u>eviction diversion</u> program that could be scaled statewide. <u>View the Readout of the White</u> House Eviction Prevention Summit here.

Statehouse Eviction Panel

PI was invited to present at an <u>Eviction Prevention forum</u> with legislators at the Statehouse on June 22, alongside IHCDA, the City of Indianapolis, and local judges. PI Policy Director Andrew Bradley provided data and recommendations for Indiana to use American Rescue Plan Act funds to reduce an eviction cliff when the CDC moratorium expires.

Community Recovery Coalition Statement

Last month, PI and other members of the Community Recovery Coalition, representing the community recovery ecosystem, including municipalities and counties, released a statement on the ARP and READI funding opportunities. The coalition believes firmly that investments must address community conditions—jobs and wages, housing and transportation, education and childcare, public health and clinical services, and social and cultural opportunities—in ways that more equitably impact the overall health, well-being, and quality of life of our residents. The signed organizations urge our collective memberships to pursue ARP and READI, once-in-a-lifetime funding opportunities, to work together to implement solutions that will truly transform communities. View the statement here. Eighteen (18) regions have since been formed. Find the contact of your region here.

Join the Opportunity Starts at Home-Indiana Coalition

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 will learn about ways to get involved in order to aid ambitious increases in affordable housing - through existing and new infrastructure - in addition to direct support to 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 Natalie James, Coalition Builder. You can also Share this letter with potential partners from these sectors.

Eviction Moratorium

The <u>CDC Eviction Moratorium</u> has been extended and remains in effect until July 31, 2021. Residents who previously submitted a declaration to their landlord should not be asked to resubmit and should have continued protection until July 31, 2021. <u>View the FAQ from the CDC here.</u> See the NLIHC's moratorium updates here.

COVID-19 Housing Resources

- For a complete list of and links to the state's various emergency rental assistance programs, visit the Housing4Hoosiers <u>COVID-19 Assistance & Resources</u> page.
- The Indiana Legal Services Tenant Help Desk hotline is available every Thursday from 11 a.m. to 1 p.m. for the remainder of 2021. For more information, view the flyer.
- The <u>Indy Affordable Modification Program (IndyAMP)</u> allows Marion County homeowners negatively affected by COVID-19 to refinance mortgage debt at a belowmarket 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.
- <u>COVID-19 Resources for Homeowners</u> provides information for FHA-insured mortgages on the foreclosure moratorium and how to apply for mortgage forbearance.



Outcomes Platform

The <u>Outcomes Platform</u> is a cloud-based data collection and reporting platform. It utilizes a system called InsightVision to address two critical areas of outcome analysis for Prosperity Indiana and its members: 1) organization performance and outcomes and 2) collective impact strategy outcomes.

Through the Outcomes Platform, Prosperity Indiana provides a way to overcome the challenges of staff time and financial resources by offering access to the system at a low cost and providing training and technical assistance to members on outcomes development, data collection, tracking, reporting, and storytelling.

For more information on the system, pricing, and training opportunities, contact <u>Teresa Reimschisel</u>.



A program of Prosperity Indiana

Sponsor

Piece of the PI is sponsored by the Federal Home Loan Bank of Indianapolis

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Upcoming Events

Please check with the organizer(s) of events for updated cancellations and changes due to COVID-19.

August 2: TIF Basics for Community Stakeholders -Indiana Economic Development Association

August 5: Southwest Regional Meeting -Prosperity Indiana

August 19: Southeast Regional Meeting -Prosperity Indiana

August 27: Golf Scramble - PACE Community Action Agency, Inc.

August 27: Dancing with Our Stars - Center for the Homeless

<u>August 31: Northeast</u> <u>Regional Meeting -</u> <u>Prosperity Indiana</u>

September 9: Mastering
Board Performance and
Strategic Planning - Indiana
Philanthropy Alliance

September 16-17: 2021
Indiana Housing
Conference- Indiana
Affordable Housing Council
and Indiana Housing &
Community Development
Authority

September 21-22: Right at

Home 2021 - Prosperity Now

September 23: Learn Your ABCDs: Asset-Based Community Development -Indiana Philanthropy Alliance

October: Together IRL -Indiana Philanthropy Alliance

October 18-20: 2021
Summit - National Alliance
of Community Economic
Development Associations

Job Opportunities

Community Leadership
Officer, Economic Mobility Central Indiana Community
Foundation

Corporate Engagement
Associate - United Way of
Central Indiana

<u>Director of GIFT Technical</u> <u>Services - Indiana</u> <u>Philanthropy Alliance</u>

Engagement Manager -Indiana Philanthropy Alliance

Grants Officer - Central Indiana Community
Foundation

Grants Officer - Hamilton
County Community
Foundation

<u>Operations Manager -</u> <u>Health by Design</u>

Senior Financial Accounting

Manager - Indiana Housing and Community

Development Authority

Senior Philanthropic

Advisor; Senior Donor

Engagement Officer - Glick

Philanthropies

Senior Program Officer, Family Income & Wealth Building - Local Initiatives Support Corporation, Indianapolis

Senior Program Officer, Housing - Local Initiatives Support Corporation, Indianapolis

Summer Research Internship - Indiana Institute for Working Families

ICYMI: Media Spots

Money, resources available to struggling tenants and landlords

How Indiana evictions could surge post-moratorium

Affordable Housing is out of reach in Indiana for low-wage hoosier workers

Prosperity Indiana and the
Opportunity Starts at Home
Indiana Coalition Thank
Senator Young for
Introducing Key Housing
Stability and Affordability
Legislation

Eviction Deadline Looms for Millions of Tenants With Surging Rent Debt

Tens of thousands of renters in state face evictions

Evictions Aren't Just a
Symptom of Poverty —
They're a Cause of It

Eviction Ban To End Soon; Tens Of Thousands Of Hoosiers Will Be Affected

How Indiana evictions could surge after the moratorium ends next month

Advocates fear surge in Indiana evictions after moratorium expires

EXPLAINER: How Indiana evictions could surge post-moratorium

Federal eviction, foreclosure moratorium could cause increase in COVID-19, homelessness

With eviction moratorium ending, advocates grapple with what's next

Now open to the public – Upcoming calls on READI, ARP, & Federal Recovery



Tools & Resources

IFF's <u>Stronger Nonprofits</u>
<u>Initiative</u> is a free
program supporting
nonprofits led by people
of color by building
capacity and increasing
access to capital
resources.

IFF states that they "understand nonprofit leaders of color face additional structural barriers to accessing capital and real estate opportunities." The Initiative is designed to support organizations led by people of color in navigating these barriers by validating their experiences, developing their fiscal management knowledge and skills, and growing their professional and philanthropic relationships.

The application deadline is Wednesday, July 28th at 5 p.m. CST. Click here for more information and to apply.

Growth Regions

The Indiana University
Lilly Family School of
Philanthropy and O'Neill
School of Public and
Environmental Affairs
released a new set of
reports on the "significant
economic impact that
nonprofit establishments"
have in economic growth
regions (EGRs).

Select highlights from the report include:

- The wages earned by nonprofit employees benefit the regional economies when those workers buy goods and services from local businesses.
- In each region, nonprofit workers play a vital role by providing community residents with key services in health care, social assistance, education, arts, culture and recreation, and more.
- In each region, most nonprofit employees work in health care, with smaller proportions working in social assistance, education, and membership associations.

As of July 15, the Internal Revenue Service (IRS) began providing half of a family's total Child Tax Credit (CTC), for all eligible children, through advance monthly payments. Families will claim the second half of their total CTC when they file their 2021 tax returns.

The IRS' Child Tax Credit Non-filer Sign-up Tool may be used by families who are not required or do not plan to file a 2020 tax return.

Andy Nielsen of the Indiana Institute for Working Families (IIWF) found that:

- 558,000 additional children will now benefit from the CTC, including 323,000 children living in rural areas of Indiana.
- 78,000 children will be lifted out of poverty (43% reduction).
- 1.45 million children (92%) will now benefit from the CTC.

Click here to read IIWF's article for further information on the CTC.

View the original press release and additional reports here.

Lasting Impacts of Segregation and Redlining

Experts at SAVI, a project of The Polis Center, highlight the long-term impact of segregation and redlining on economic opportunity, health outcomes, and the environment in a recent article.

The authors state that "By measuring segregation at the neighborhood level, we can understand its influence on economic opportunity within Indianapolis. By measuring the effect of redlining, or housing policies of banks and government designed to promote segregation, we aim to show how it resulted in systemic racial inequities in our communities."

Read the entire article and learn more here.

Individual Development Account Program

The Indiana Housing and Community Development Authority's (IHCDA) Individual **Development Account** (IDA) program assists low-to-moderate-income Hoosiers build assets through matched-savings incentives and financial education. Participants in the IDA program are eligible to receive up to \$4,500 in state match funds towards an eligible asset goal. Participants also receive one-on-one counseling and 6+ hours of financial education covering topics such as budgeting, savings, credit, banking, taxes, and other financial management strategies.

Organizations interested in administering IDA accounts may contact IDA@ihcda.in.gov.

<u>View more information on the IDA program here.</u>

Indiana Housing Assistance Fund (IHAF) Program Design Survey

In response to the COVID-19 pandemic, the State of Indiana has been allocated \$167.9 million from the U.S. Department of the Treasury to assist Hoosier homeowners affected by the crisis. To assist with developing the best program for Hoosiers IHCDA is asking for input on the program design.

The program will be developed during the summer under the supervision of the U.S. Department of Treasury, which will include a limited test program to assess a proposed plan. The survey is still open; complete it here.

Member News & Publications

- 2020 Annual Report IFF
- Faces of Inclusion July 2021 Pathfinder Services
- Indiana schools eligible to receive federal funds for school-based health care -Paramount Schools of Excellence
- This Indianapolis community will receive millions in a 3-year grant to boost food access
 United Northeast Community Development Corporation

COVID-19 & How to Stay Healthy

Prosperity Indiana's Response

<u>Prosperity Indiana team members</u> are beginning to return to the office to work, but we are not yet open to the public. Staff will be rotating days that they are present in the office. While most team members continue to work remotely at this time, we have compiled the following information about our return to work plan.

Our re-opening plan includes:

- Providing adequate PPE for staff and visitors, along with extra hand sanitizing supplies, tissues, and wipes for high touch surfaces.
- Implementing a return-to-work plan that complies with the <u>Back on Track Roadmap</u>, <u>Center for Disease Control and Prevention</u>, <u>Indiana Department of Health</u>, and Occupational Safety and Health Administration guidelines.

The best way to reach us during this time is via email. Here is a <u>link</u> to contact information for full-time staff.

Prosperity Indiana is here to support you through this difficult time. 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 <u>team</u>.

Please stay healthy and take the necessary measures to protect yourself and those around you. We will be sure to inform you of any further updates as needed.

Support Prosperity Indiana while you shop with AmazonSmile!

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 <u>our blog</u> for more of the latest community economic development news in Indiana.



Prosperity Indiana

1099 N. Meridian Street, Suite 170, Indianapolis, IN 46204 (317) 222-1221

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