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 directly to employees of participating employers. Borrowers apply for a CLC loan online, the loan is deposited in the borrower’s bank account, and then borrowers repay their loans each payday through payroll deduction.

Each local lender raises their own loan capital, earns the interest and fee income, and pays fees to cover use of the program software, loan servicing, and collections of delinquent loans. Prosperity Indiana is responsible for recruiting local lenders, helping engage employers, raising additional capital for lending by local CLCs, and providing capacity building to mission-based CLC lenders.

This employer-based model meets short-term lending needs without the burdensome fees and interest of predatory loans.

- Up to $1,000 loans
- 18% interest with up to 52 weeks to repay
- $20 per loan origination fee
- Employees apply online anytime
- No cost of risk to employers

Please contact treimschisel@prosperityindiana.org with any questions.
Overview

The Indiana Assets & Opportunity Network (A&O) is a network of individuals and organizations who are passionate about helping low-wealth Hoosiers achieve financial stability.

A&O strives to increase asset acquisition and strengthen local economies through policy advocacy and capacity building in partnership with local organizations and coalitions.

Through cross-sector collaborations and meaningful partnerships, A&O builds the capacity of those dedicated to increasing financial stability for low-income families. The Network hosts educational events, shares tools, and advocates for policies that improve lives by eliminating barriers and increasing opportunities for economic self-sufficiency.

Features

Areas of A&O priority include:
- Consumer protections
- Financial literacy
- Asset development
- Meeting basic needs
- Financial security and retirement savings

Annual Membership Dues:
- $20   Prosperity Indiana member
- $40   Nonmember (individual)
- $100  Nonmember (organization)

Next Steps

If you are interested in joining the A&O Network, please contact Natalie James, Coalition Builder, at njames@prosperityindiana.org with any questions or visit IndianaOpportunity.net.
Outcomes Platform

Overview

Outcomes Platform is a secure cloud-based data collection and reporting system that tracks, measures, reports, and drives impact of strategic plans by focusing on two critical areas of analysis: Organizational performance and collective impact.

Prosperity Indiana offers this easy-to-use software at reduced cost to members seeking to simplify complex social issues into achievable results. It is an affordable solution for nonprofit, public, and private sector organizations.

Features

- Improves collaboration & team engagement
- Simplifies goals & action steps
- User-friendly interface increases participation
- Supports transparency & accountability
- Reduces waste, redundancy, & fragmentation
- Empowers decision making
- Allows multiple organizations or departments to report accomplishments toward shared performance measures

Next Steps

For more information on the system, pricing, and training opportunities, please contact Jessica Love, Executive Director, at jlove@prosperityindiana.org or visit prosperityindiana.org/outcomes-platform.
Overview

The Opportunity Investment Consortium (OIC) is a partnership of Indiana organizations focused on Opportunity Zones as a means of transforming low-income areas into vibrant places that are sustainable and attractive for residents and businesses. Prosperity Indiana serves as a convener and partner of OIC resources and training.

WHAT ARE OPPORTUNITY ZONES? They are designated census tracts throughout the country that qualify for long-term tax deferral on new capital gains with the goal of encouraging investors to create opportunities in low-income urban and rural communities. Opportunity Zones were created in response to bipartisan legislation included in the federal Tax Cuts and Jobs Act.

The Consortium also connects investment opportunities with investor member sponsors via a web-based portal.

This effort, launched with funding from Fifth Third Bank Foundation, Vectren Foundation, and Cinnaire, represents a collective of nonprofit community and government partners across the state.

Features

- Long-term tax deferral on capital gains for investments in designated census tracts
- Additional tax exclusion from new capital gains achieved from Opportunity Zone investments
- Indiana has 156 designated Opportunity Zones. See the list at prosperityindiana.org/OIC

Next Steps

Does your community have an Opportunity Zone? Want to invest in an Opportunity Zone? Contact Jessica Love, Executive Director, at jlove@prosperityindiana.org or visit prosperityindiana.org/oic.
Overview

Housing4Hoosiers is an affordable housing program of Prosperity Indiana that promotes educational information, housing options, and tenant and landlord rights and responsibilities in Indiana. The goal is to ensure Hoosiers have safe, affordable, and stable homes they can count on in their community.

What is “affordable” housing? “Affordable” rents represent the accepted standard of spending not more than 30 percent of gross income on rent plus utilities. The Fair Housing Act makes it illegal for landlords to refuse to rent a dwelling to any person because of their race, color, disability, religion, sex, familial status, or national origin.

Housing4Hoosiers is a tool for communities with low-income families and individuals seeking housing stability. It includes the steps landlords must take for people with disabilities, explains rental rights, provides legal resources, and answers questions on where to find housing and assistance with groceries & utilities, etc. It is also the online home for the Hoosier Housing Needs Coalition's advocacy efforts, staffed by Prosperity Indiana.

Resources

- Top Tips for Tenants
- How Should I Avoid Scams?
- Apartment Checklist
- A Map of Rental Properties
- Renting in Indiana: A Handbook for Tenants and Landlords

Next Steps

For more information about Housing4Hoosiers, please contact h4h@prosperityindiana.org or visit housing4hoosiers.org.
Overview

Designated by the National Low Income Housing Coalition, Prosperity Indiana is the official State Lead for the Opportunity Starts at Home-Indiana Coalition (OSAH-IN), a national long-term campaign to meet the rental housing needs of extremely low-income individuals.

OSAH-IN is ambitiously increasing affordable housing through:

- Existing and new housing infrastructures
- Direct support to organizations that assist unstably housed or homeless
- Expanding voucher supports that fund deeply targeted housing assistance for extremely low-income households including vulnerable populations, such as youth, seniors, and those with disabilities
- Implementing policy change to reduce federal and state barriers to housing stability

Policy Goals

- Bridge the gap between renter incomes and rising housing costs
- Provide aid to people experiencing job losses or other economic shocks
- Expand the affordable housing stock for low-income renters
- Defend existing rental assistance and other targeted housing resources from harmful cuts

Next Steps

To join the Indiana coalition or ask questions, please contact Natalie James, Coalition Builder, at njames@prosperityindiana.org or visit prosperityindiana.org/osah.

Endorse the OSAH Policy Agenda!
Tell Congress to support affordable housing!
Tell Congress to Expand the National Housing Trust Fund!
Hoosiers for Responsible Lending was created by a network of advocates working to empower Hoosiers who have been affected by any form of predatory lending.

Our alliance includes veterans organizations, faith communities, consumer groups, and social service providers who recognize both the benefits of equitable, responsible lending and the damages of predatory lending.

What We Do

- **Make a Difference** - As a solutions-focused coalition, HRL seeks to remedy the issue of predatory lending with advocacy, education, and transparency.

- **Advocate for Change** - We aim to send a message to our lawmakers: a pandemic is no time to allow lenders to take advantage of Hoosiers’ financial distress.

- **Empower Hoosiers** - We seek to put an end to loans that target and trap vulnerable Hoosiers—extracting wealth from them and their communities. We support strong consumer protections that promote transparency and limit what lenders can charge.

- **Provide Solutions** - Hoosiers for Responsible Lending works to create a fair, transparent credit marketplace that benefits consumers, lenders, and the Hoosier economy.

Why We Do It

- In 2019, more than 2 million Hoosier households used a bank credit product such as a credit card, personal loan, or line of credit. Unfortunately, the supply of bank credit is limited for Hoosiers who are financially vulnerable, live in areas with limited bank credit options, or simply do not have a credit history to prove creditworthiness.

- We raise awareness of predatory practices across Indiana in order to hold lenders accountable and create attainable pathways to wealth building for all Hoosiers.

Next Steps

- Download this [Fact Sheet](#)
- Visit [HRL webpage](#)
- Contact [Coalition Builder Natalie James](#) for more information on HRL and how to get involved.
Formed by members of Indiana’s housing security advocacy community in 2020, The Hoosier Housing Needs Coalition (HHNC) supports advocacy and education related to housing and homelessness prevention in response to the COVID-19 pandemic.

Staffed by Prosperity Indiana through advocacy and coalition building grants from the National Low Income Housing Coalition and the Central Indiana Community Foundation, HHNC convenes partners from across Indiana to advocate for immediate, medium- and long-term housing stability policy solutions and conduct education and research to achieve federal, state, and local policies for an equitable response and recovery to the pandemic and beyond.

The HHNC Steering Committee is comprised of members from AARP Indiana, the Coalition for Homelessness Intervention & Prevention (CHIP), Fair Housing Center of Central Indiana, Family Promise of Greater Indianapolis, Indiana Coalition Against Domestic Violence, Indiana Institute for Working Families – INCAA, Prosperity Indiana, and The Ross Foundation.

2022 Housing Stability Policy Priorities

Federal Priorities
- We endorse the ‘HOUSed’ campaign’s federal priorities to bridge the gap between incomes and housing costs by expanding rental assistance to every eligible household; expand and preserve the supply of rental homes affordable and accessible to people with the lowest incomes; create a national housing stabilization fund; and strengthen and enforce renter protections.

State Administrative Priorities
- Ensure equitable, coordinated implementation of all federal and state housing recovery funds so they are visible, accessible, and preventative for the Hoosier tenants, housing providers, and communities who need them most. Strengthen local and state EmergencyRental Assistance programs and investments in community partnerships for effective outcomes.
- Support transparent use of housing data in policymaking by adopting a housing stability dashboard that includes eviction, foreclosure, and demographic data on the communities affected most by housing instability.

State Legislative Priorities
- Create an eviction expungement process to prevent the ‘Scarlet E’ that can follow tenants for years, even when the eviction file never goes to court or a ruling is in the tenant’s favor.
- Provide a right for tenants to see their tenant screening records for those who are denied housing to remedy and rectify inaccurate information.

Promote Effective Practices for Long-Term Solutions
- Support Indiana’s eviction diversion programs and problem-solving housing courts to scale effective remedies and ensure program benefits for tenants and landlords statewide.
- Explore solutions to Indiana’s long-term housing stability and habitability crisis, including what’s worked in courtrooms and other states to prohibit housing discrimination and prevent habitability violations through options including escrow of rent, ‘repair and deduct’, and ‘pay to stay’ provisions.

Next Steps

Indiana must enact an ‘All of Government’ approach that unites administrative policy, judicial actions, and legislation to prevent additional evictions and foreclosures.

Subscribe to HHNC email list

Download 2022 Policies