



**NORTHWEST INDIANA
REINVESTMENT
ALLIANCE**

NORTHWEST INDIANA REINVESTMENT ALLIANCE

ANNUAL REPORT

September 2022 thru August 2023

“YOUR RESOURCE TO COMMUNITY SERVICES”





**NORTHWEST INDIANA
REINVESTMENT
ALLIANCE**

**5209 Hohman Avenue
Suite 123
Hammond, Indiana 46320
Telephone: 219-750-1206
Fax: 219-853-1355**

September 7, 2023

In accordance with the contract requirements with the Lake County Community Economic Development Department (LCCEDD), the Northwest Indiana Reinvestment Alliance (NWIRA) hereby submits the Annual Report for program year September 1, 2022 to August 31, 2023. This report highlights programs both existing and new, Outreach Efforts, Financial Education, Housing Counseling, Small Business Education, and initiatives designed to Affirmatively Further Fair Housing in our local community.

During this contract year, NWIRA continues to address the housing issue. We are in partnership with Indiana Housing Community Development Authority (IHCDA) for their Indiana Homeowner's Assistance Fund (HAF) program to assist with applications for monetary assistance for homeowners with mortgage payments, property taxes and homeowners' insurance premiums. We are a member of the National Community Reinvestment Coalition (NCRC) and sub-grantee for their U.S. Department of Housing and Urban Development (HUD) Foreclosure Counseling program. NWIRA is an HUD Certified Counseling Agency with Certified Counselors providing services to clients at the NWIRA office in partnership with agencies and organizations throughout Northwest Indiana. Housing and lending initiatives are addressed through the Lake County Housing Taskforce, the Northwest Indiana Banker Community Council, and the Lake County Land Bank Authority. Our agency organizes and facilitates meetings, workshops and seminars that provide an on going dialogue to ensure quality affordable housing, safe and sound fair lending practices, and small business training and development. The Alliance continues to partner with First Financial Bank to provide loans to small businesses for startup and business development.

In keeping with our mission to provide awareness and education, NWIRA provides First Time Homebuyer's Education, Pre and Post Homeownership Counseling, Money Management Counseling, Financial Literacy Workshops and Coaching, Small Business Training and Development Workshops. As a HUD organization we support various financial workshops offered in partnership with our Northwest Indiana Banker Community Council members. We continue to partner with Northwest Indiana Community Action (NWICA) on lending opportunities for residents and small businesses, Individual Development Account (IDA) program, and a Payday Lending Alternative program, and additional programs: Asset Building and Tax Preparation (VITA), Family Development, Home and Community Based Services.

NWIRA is also a long-standing member organization of Prosperity Indiana that builds vital communities and resilient families throughout the State of Indiana. Prosperity Indiana's membership allows citizens to connect with community economic development practitioners, and access to resources to help further their work in communities. Members gain access to exclusive services, including policy advocacy, training, and consulting services.

NWIRA intends to continue to develop new programs and expand services for the residents of Lake County. We value and appreciate the partnership and the opportunity to support the Lake County Community Economic Development Department (LCCEDD) in its efforts in ensuring Fair Housing, Fair Lending, and Equal Opportunity for all Lake County residents.

Sincerely,

Toyia Moore, Executive Director
Northwest Indiana Reinvestment Alliance



**NORTHWEST INDIANA
REINVESTMENT
ALLIANCE**

BOARD OF DIRECTORS

Jean Ishmon, President/CEO
Toyia Moore, Executive Director

Officers

Ronald Mullins, Chairman
Anna Schoon, Co-Chairman
Donna Catalona, Secretary
Cynthia Warner-Lowe, Treasurer

Chareice White
Reice Communications
Crown Point, IN

Debra Rhodes-Pettigrew
Rhodes Group
Gary, IN

Jeffery Edwards
Gary Community Partnership
Gary, IN

"YOUR RESOURCE TO COMMUNITY SERVICES"

NORTHWEST INDIANA REINVESTMENT ALLIANCE

STAFF

Jean Ishmon, President/CEO

Toyia Moore, Executive Director

Lois Glover, Executive Administrative Assistant

Rashaun Cherry, HUD Housing Counselor

Tanika Glover, HUD Housing Counselor

Pamela Stalling, HUD Housing Counselor

Vanesse Dabney, Financial Education Coordinator

Amparo Vivian White, Hispanic Affairs Coordinator

NORTHWEST INDIANA REINVESTMENT ALLIANCE

MISSION STATEMENT

The Mission of the Northwest Indiana Reinvestment Alliance (NWIRA) is to assist in promoting services that will empower residents to build and strengthen their communities through homeownership, credit rehabilitation, community economic development, and small business development.

Activities included:

- September 7, 2022 – Hammond Hispanic Community Council call
- September 9, 2022 – Hammond Human Relations Commission call
- September 26-28, 2022 – Indiana Housing & Community Development meeting, Indianapolis, Indiana
- October 8, 2022 – Annual Latino Resource Fair
- October 11-12, 2022 – NWI Community Action “Reimagine Conference”, Purdue University NW
- October 13, 2022 – Entrepreneurial and Small Business Event
- October 27, 2022 – City of Hammond Volunteer Breakfast
- November 1-4, 2022 – Indiana Consortium of Human Rights Conference, South Bend, Indiana
- November 7, 2022 – First Financial Bank “Micro Loan” program
- November 7, 2022 – Prosperity Indiana Steering Committee meeting
- November 18, 2022 – Community Investment Fund of Indiana Micro Loan call
- December 6, 2022 – First Financial Bank Microloan Program
- December 8, 2022 – International Association of Human Rights Agencies Virtual Conference
- December 12, 2022 – Health Housing and Financial Empowerment webinar
- January 4, 2023 – City of Hammond – “HOME ARP Program”
- January 10, 2023 – Purdue University Northwest Workshop “Lead Spring Series 2023”
- January 13, 2023 – Prosperity Indiana Policy Committee Meeting – Indianapolis, IN
- January 25, 2023 – Hammond Development Corporation Networking Reception
- February 8, 2023 – Lake Shore Chamber of Commerce, Notre Dame Federal Credit Union
- February 25, 2023 – Northwest Indiana Community Action “Financial Wellness Fair”
- March 1, 2023 – International Association of Human Rights call
- March 7, 2023 – City of Hammond HOME-ARP
- March 9, 2023 – Lakeshore Chamber of Commerce
- April 10, 2023 – John Marshall Law School – Fair Housing call
- April 11, 2023 – Neighborworks: “Preparation for Homeownership in Era Change”
- May 3, 2023 – Urban League of Northwest Indiana meeting
- May 11, 2023 – Employee Retention Tax Credit webinar
- May 18, 2023 – East Chicago HOME-ARP Allocation Plan
- June 20, 2023 – Hammond Housing Authority meeting
- June 22, 2023 – Indiana Foreclosure Prevention meeting
- July 6, 2023 – City of Gary meeting “Homeless Prevention and Rapid Rehousing” ESG Program
- July 18, 2023 – Microloan Program
- July 25, 2023 – City of Gary Housing Authority partnership meeting
- August 7, 2023 – Indiana Housing Affordability Fund meeting
- August 28, 2023 – GrantStation: “Crafting a Process & Outcome Evaluation” webinar
- August 31, 2023 – United Way: “Level Up Financial Literacy Coalition” meeting

COMMUNITY REINVESTMENT ACT (CRA)

The Northwest Indiana Reinvestment Alliance (NWIRA) is a member organization of the National Community Reinvestment Coalition (NCRC) based in Washington D.C. CRA is critical to the development of low to moderate income communities. Passed by Congress in 1977, the Community Reinvestment Act (CRA) states that regulated financial institutions have continuing and affirmative obligations to help meet the credit needs of the local communities in which they are chartered. NWIRA conducts annual meetings with each of its NWI Banker Community Council members regarding their Community Reinvestment obligations, and activities in Lake County. CRA activities of banks are mandated by federal regulations which include levels of lending, investments, and services in low to moderate income communities. Currently lenders opt to develop strategic plans in conjunction with neighborhood organizations to satisfy the communities' credit needs in their assessment area. Community groups can also be involved in the evaluation process by commenting on lenders' evaluation by the regulators.

Lake County communities, like others around the country need financial support to maintain the quality of life of the residents. NWIRA provides workshops, seminars and activities in conjunction with the NWI Banker Community Council, and Lake County Housing Taskforce throughout the year to educate the sixteen (16) cities and town officials, employees and residents that receive Community Development Block Grant (CDBG) funds from the Lake County Community Economic Development Department.

CRA Activities:

- September 6, 2022 – University of Illinois Fair Housing Training proposal call
- September 12, 2022 – Fair Housing Central Indiana call
- September 14, 2022 – Community Investment Fund of Indiana call
- October 21, 2022 – Regional Planning Council meeting
- November 9, 2022 – “Fighting Back Against Corporate Landlords”
- November 14, 2022 – CRA “Lending and Investing” call
- November 21, 2022 – HOMEBASE, Inc –“HOME-ARP Program Gary, Indiana”
- December 12, 2022 – Prosperity Indiana “Homelessness Worsens in Older Populations”
- December 13, 2022 – “The Rules Prosperity Indiana Advocacy Academy”
- December 16, 2022 – Housing Affordability Legislative Proposal
- December 21, 2022 – Lake County “Housing and Communities” update call
- January 6, 2023 – Prosperity Indiana: Advocacy 102: “The Strategy”
- January 23, 2023 – “CRA Basics” webinar with NCRC
- February 3, 2023 – Fair Housing Training Planning meeting
- February 16, 2023 – “Hoosier Housing Needs Coalition” call
- March 2, 2023 – Habitat for Humanity of Northwest Indiana call
- March 13, 2023 – Fair Housing Center of Central Indiana call
- March 20, 2023 – “Revitalizing Distressed Neighborhoods” – Senator Young Legislative Review
- March 29, 2023 – Prosperity Indiana: 2023 Annual Action Plan for Housing & Community Development
- March 30, 2023 – Indiana Housing and Community Development Authority meeting
- April 17, 2023 – University of Illinois Chicago School “Fair Housing and Fair Lending”
- May 19, 2023 – Prosperity Indiana Steering Committee Meeting
- June 20, 2023 – FICO “Homeownership Credit Empowerment” webinar
- July 18, 2023 – Prosperity Indiana “Assets and Opportunity Learning Session”
- August 1, 2023 – Prosperity Indiana Regional meeting – Crown Point, IN
- August 8, 2023 – Prosperity Indiana “Housing Unstable” webinar
- August 15, 2023 – FDIC and Federal Reserve Bank of Chicago “Community Listening Session”



The Lake County Housing Taskforce continues to focus on identifying housing, community and economic development issues and housing needs that will enhance the quality of life for the residents of Lake County Indiana. The mission of the Taskforce is to facilitate the coordination of efforts aimed at promoting education and outreach programs that will improve opportunities for growth and to enhance fair housing, fair lending and equal opportunity.

Taskforce members participate in housing development programs throughout the county for Veterans, Homeless, and Transitional Housing. The Taskforce continues to serve as a clearinghouse for local, state, and national general housing, community, and economic development information projects and services. It provides information on funded services, educational opportunities, foreclosure trends data, national and state economic news and updates.

The Taskforce identifies factors affecting Lake County's non-entitlement communities covered under the Lake County Community Economic Development Department's Block Grant program.

Factors identified include:

- Vacant and Abandoned Properties
- Lake County Property Development Corporation Land Bank
- Foreclosures
- Affordable Housing
- Livable and Walkable Communities
- Real Estate Market Data

Activities include:

- September 19, 2022 – Lake County Housing Taskforce meeting
- November 21, 2022 – Lake County Housing Taskforce meeting
- December 19, 2022 – Lake County Housing Taskforce meeting
- February 13, 2023 – Lake County Housing Taskforce meeting
- March 20, 2023 – Lake County Housing Taskforce meeting
- May 15, 2023 – Lake County Housing Taskforce meeting
- June 12, 2023 – Lake County Housing Taskforce meeting
- July 17, 2023 – Lake County Housing Taskforce meeting
- August 21, 2023 – Lake County Housing Taskforce meeting



Joe Wszolek

Greater Northwest Indiana Assoc. of Realtors

Cherilyn Parker

First Savings Bank of Hegewisch

Jean Ishmon

NWI Reinvestment Alliance

Attorney John Dull

Consultant

Jack (Chip) Greenberg

Town of Lake Station

Toyia Moore

NWI Reinvestment Alliance

Joe Alamillo

NSP Consultants, LLC

Daniel Rohaley

Heartland Real Estate

Bob Fulton

City of Hobart

Nicholas Smith

McColly Real Estate

Phillip Black

Community Investment Fund of Indiana

Ronald Mullins

Indiana Consortium of Human Rights

Loretta Minor

BMO Harris Bank

Regina Balzer

First Financial Bank

Michael Repay

Lake County Commission

Jillonda Washington

Peoples Bank

Timothy Brown

Lake County Commission Economic Development

Donna Catalano

Legacy Foundation

William Kubal

Usona Development

Barbara Reedus

Hammond Human Relations Commission

Anna Schoon

NW Indiana Community Action

Gary Olund

NW Indiana Community Action

Alexis Williams

First Midwest Bank

Mimi Hoang

First Financial Bank

Andrew Bradley

Prosperity Indiana

Stephanie Madison

First Merchants Bank

Patricia Gamble-Moore

PNC Bank

Kate Livingston

PNC Bank

Bukola Hamzat

Hamzat & Associates

Mike Wright

Communities First Inc.

Natalie James

Prosperity Indiana

Diana Bravo

First Financial Bank

Erin Stojic

Lake Area United Way

Joel Arnold

Communities First Inc.

Laurentino Ramirez

Spanish Coalition for Housing

Kelly Anoe

Legacy Foundation

Dawn Michaels

Habitat for Humanity

James Gilliam

Fifth Third Bank

Tiara Modacure

Fifth Third Bank

Nisha Floyd

Woodforest Bank

Chariece White

Community Investment Fund of Indiana

Jadira Hoptry

First Merchants Bank

Glen Wilson

Communities First Inc.

John Wilkening

Notre Dame Federal Credit Union

Lewis Scott

Horizon Bank

Natalie James

Prosperity Indiana

LAKE COUNTY PROPERTY DEVELOPMENT CORPORATION

MISSION: The function of the Lake County Property Development Corporation is to acquire, hold, manage, and develop vacant properties. The Land Bank's aim is to convert vacant properties that have been neglected by open market into productive use transforming neighborhood liabilities into assets.

BOARD OF DIRECTORS

Daniel Rohley, Chairperson

Joseph Alamillo, Vice Chairperson

Michael Repay, Secretary

Cherilyn Parker, Treasurer

Daniel Rohaley
NW Indiana Title

Jean Ishmon
NW Indiana Reinvestment Alliance

Attorney John Dull

Bob Fulton
City of Hobart

Jack (Chip) Greenberg
Town of Lake Station

Donna Catalano
Legacy Foundation

Activities included:

- September 19, 2022 – Lake County Property Development meeting
- November 21, 2022 – Lake County Property Development meeting
- December 7, 2022 – Indiana Land Bank Core Team
- December 19, 2022 – Lake County Property Development meeting
- January 4, 2023 – Indiana Land Bank Core Team meeting
- January 18, 2023 – Lake County Property Development team call
- February 13, 2023 – Lake County Property Development meeting
- March 20, 2023 – Lake County Property Development meeting
- May 15, 2023 – Lake County Property Development meeting
- June 12, 2023 – Lake County Property Development meeting
- July 17, 2023 – Lake County Property Development meeting
- August 21, 2023 – Lake County Property Development meeting

NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM (NFMC)

NWIRA has received through the National Community Reinvestment Coalition (NCRC) grants for the past sixteen (16) years to conduct Foreclosure Mitigation Counseling.

Default Counseling Training sponsored by Neighbor Works America and NCRC have been completed by NWIRA Counselors. There are a total of four (4) Certified Counselors on the NWIRA team. Counselors have also received certification and continued education through the Chicago Federal Reserve Bank, Hope Loan Portal, Housing and Urban Development, Indiana Housing and Community Development Agency, National Community Reinvestment Coalition, and Neighbor Works America.

Counseling is provided at no cost to the client at the NWIRA office. Bi-lingual services are available. Outreach is on-going in partnership with a variety of agencies and organizations throughout Northwest Indiana, by way of social media, newspapers ads, radio, workshops, website, sponsorships, and seminars. Information detailing the programs provided by the Alliance has been distributed countywide through seminars, job fairs, government offices, agencies organizations, churches, and NWIRA website, www.nwira.org. All information is available in English and Spanish. NWIRA provides counseling to all Indiana Counties and Southern Cook County, Illinois residents. The following data reflects clients served reported on the HUD 9902.

HOUSING COUNSELING PROGRAM

The NWIRA is a U.S. Department of Housing and Urban Development Certified Housing Counseling Agency that provides comprehensive Homeownership Counseling. Working in partnership with housing providers, lenders, realtors, and community organizations, workshops are conducted to educate potential homebuyers. Participants are taught the benefits of homeownership, the cost involved in purchasing a home, and the responsibilities of homeownership.

Housing counseling classes are designed to provide education to those who have never purchased or have any knowledge of the home buying process. They are structured to increase the understanding of the home buying process and particularly beneficial for those having credit challenges. A mandatory eight (8) hours of classroom participation is required to receive the HUD certificate. Private consultations are encouraged for assistance in becoming credit worthy. The Alliance in partnership with lending institutions, community-based organizations, United Neighborhoods Inc., City of East Chicago, and the Lake County Community Economic Development, provide information on allowing residents the opportunity of applying for down payment assistance.

Curriculum Topics

- *Are You Ready to Buy a Home?*
- *Managing Your Money*
- *Understanding Credit*
- *Obtaining a Mortgage Loan*
- *Shopping for a Home*
- *Protecting Your Investment*

PRE and POST HOMEOWNERS' WORKSHOPS

East Chicago Redevelopment

Workshops:

September 17, 2022
October 8, 2022
November 12, 2022
December 10, 2022
January 21, 2023
February 18, 2023
March 18, 2023
April 19, 2023
May 20, 2023
June 10, 2023
July 8, 2023
August 12, 2023

United Neighborhoods Inc.

Workshops:

October 5, 2022
November 16, 2022
February 15, 2023
March 15, 2023
April 15, 2023
June 14, 2023

FINANCIAL LITERACY EDUCATION

Financial Literacy Education and Coaching is a very important part of the work the Alliance provides through one-on-one counseling sessions, and classes. In the aftermath of the “Housing Crisis”, individuals need services that will help them recover from the loss of income, and the need to increase their credit scores in order to maintain a healthy and safe financial lifestyle.

NWIRA uses Financial Literacy Education curriculum created by the FDIC to help adults enhance their money management skills, and to create positive financial relationships. The target population is low to moderate income adults, those who are unbanked, experienced a hardship, or anyone that wants information to improve their financial lifestyle including those who may have been under served by local lenders.

Activities included:

Date: February 21, 2023

Host: Northwest Indiana Reinvestment Alliance

Partner/Presenter: Peoples Bank

Topic: “Budget Basics”

Date: April 17, 2023

Host: Northwest Indiana Reinvestment Alliance

Partner/Presenter: BMO Harris Bank

Topic: “Spending Plan/Savings

Date: May 22, 2023

Host: Northwest Indiana Reinvestment Alliance

Partner/Presenter: Northwest Indiana Community Action (NWICA)

Topic: “Asset Building/Individual Development Account

Date: June 20, 2023

Host: Northwest Indiana Reinvestment Alliance

Partner/Presenter: First Savings Bank of Hegewisch Bank

Topic: “Buying vs Renting”

Date: July 24, 2023

Host: Northwest Indiana Reinvestment Alliance

Partner/Presenter: PNC Bank

Topic: “Predatory Lending and Payday Loans”

Date: August 21, 2023

Host: Northwest Indiana Reinvestment Alliance

Partner/Presenter: Centier Bank

Topic: “Money Management”

Total Attendees: 37

NORTHWEST INDIANA REINVESTMENT ALLIANCE
September 1, 2022 - August 31, 2023

INDIANA HOMEOWNERS' ASSISTANCE FUND (IHAF)

The Indiana Homeowners Assistance Fund (IHAF) program provides help for homeowners who are struggling to pay their mortgage, property taxes, and other eligible home-related expenses. NWIRA conducts the initial intake and collects the necessary paperwork for applicants seeking help for all 92 counties of Indiana.

<u>COUNTY</u>	<u>CLIENTS</u>	<u>ETHNICITY</u>	<u>GENDER</u>	<u>TOTAL CLIENTS SERVED</u>
LAKE COUNTY, IN	81	Afro-American		81
	17	Hispanic		17
	34	Non-Hispanic		34
	5	Other		5
TOTAL LAKE COUNTY			Female-92/Male-45	137
OTHER COUNTIES	963			963
PROGRAM TOTAL				1,100

PRE and POST HOMEBUYERS' WORKSHOPS

Pre and Post Homebuyers' workshops are 8-hour classes provided to empower participants with the basic tools for preparation of homeownership. Workshops are conducted by HUD Certified Counselors. A Certificate of Completion is issued upon completion of the class.

LAKE COUNTY, IN	70	Afro-American		70
	45	Hispanic		45
	6	Non-Hispanic		6
TOTAL LAKE COUNTY			Female-82/Male-39	121
Cook County, IL	10	Afro-American	Female-10	10
PROGRAM TOTAL				131

ENTREPRENEURIAL AND SMALL BUSINESS TRAINING
SMALL BUSINESS TRAINING
&
DIVERSE WOMEN in BUSINESS INITIATIVE

The Entrepreneurial and Small Business program provides financial education for current business owners or those looking to start a small business. Networking/trainings are held with successful business owners/entrepreneurs as guest speakers providing valuable information on starting or maintaining a small business. The program provides a blueprint for financial accounting, management, planning, marketing and other business skills that gives the tools necessary to start/maintain their own business.

The Diverse Women in Business Initiative (DWIBI), evolved from NWIRA's Small Business Training program. The Mission of the Diverse Women in Business Initiative (DWIBI) is to cultivate the entrepreneurial capacity of all women of color with a combination of personal education, business training, and ongoing professional mentoring to sustainably advance socio-economic boundaries and achieve self-sufficiency.

Activities included:

"SMALL BUSINESS SHOWCASE EVENT"

October 13, 2022

Center for Visual and Performing Arts, Munster Indiana

Guest Panelists:

Chelsea Whittington, CWhitt PR

Chariece White, Community Investment Fund of Indiana

Delilah Cardenas, Indiana Small Business Development Center

Lois Whittaker, National Black Chamber of Commerce of Indiana

Dr. Janet Seabrook, Community Healthnet

Derrick Casson, Disadvantaged Business Enterprise

Monica Rubio, Old National Bank

DIVERSE WOMEN IN BUSINESS INITIATIVE "MEET & GREET 2023"

Date: February 27, 2023

Host: Northwest Indiana Reinvestment Alliance

Sponsor: First Financial Bank

Location: J's Breakfast Club, Gary IN

Date: April 25, 2023

Host: Northwest Indiana Reinvestment Alliance – Diverse Women in Business Initiative (DWIBI)

Partner/Presenter: Wellness & Retreat Inc. (Small Business)

Location: 7895 Broadway, Merrillville, IN

Date: May 16, 2023

Host: Northwest Indiana Reinvestment Alliance – Small Business Training

Partner/Presenter: BMO Harris Bank

Topic: De-Mistify Business Credit

Location: BMO Harris Bank, Hammond, IN

Date: June 8, 2023 – Business Resource Fair, Black Chamber of Commerce, Chicago, IL

Date: July 17, 2023

Host: Northwest Indiana Reinvestment Alliance – Diverse Women in Business Initiative (DWIBI)

Topic: “The Art of Business”

Partner/Presenter: Horizon Bank

Date: August 14, 2023

Host: Northwest Indiana Reinvestment Alliance – Small Business Training

Topic: “Bookkeeping and Accounting for Small Businesses”

Partner: BMO Harris Bank

Presenter: Ironclad Bookkeeping and ARKED Enterprises

Total Entrepreneurial & Small Business Participants: **301**



The Northwest Indiana Banker Community Council (NWIBCC) was organized by the Northwest Indiana Reinvestment Alliance (Alliance) in 2008. The NWIBCC is a collaborative effort that brings banks, housing and community development specialists, public and private agencies, and non-profit organizations together to address the obligation of lending institutions to participate and support the fair lending portion of the Fair Housing law, Title VIII of the Civil Rights Act of 1968.

Through this partnership, the Council strives to educate, develop new initiatives and support projects and programs already in place to improve community development and economic growth that will enhance the quality of life for Lake County residents. The NWIBCC operates in the same manner as the NCRC National Banker Community Collaborative Council. This NWI Council has been recognized as the first local Bankers Council in the country.

NWI Banker Community Council meetings are held quarterly.

Activities included:

- September 16, 2022 – First Merchants Bank meeting, Scott McKey, Vice President
- October 20, 2022 – Peoples Bank meeting, Dan Moser, Vice President
- October 26, 2022 – BMO Harris Bank meeting, Loretta Minor, Vice President
- December 13, 2022 – Bankers' Community Council Quarterly meeting
- April 3, 2023 – First Merchants Bank meeting
- May 8, 2023 – First Financial Bank meeting
- May 16, 2023 – PNC Bank meeting
- May 22, 2023 – PNC Bank meeting, RE: Small Business
- May 30, 2023 – First Financial Bank meeting, RE: Small Business
- June 6, 2023 – BMO Harris Bank meeting
- July 19, 2023 – First Merchants Bank meeting (programs)
- July 26, 2023 – US Bank partnership meeting
- August 18, 2023 – Centier Bank meeting
- August 24, 2023 – Old National Bank Community Outreach Event



NORTHWEST INDIANA BANKERS
COMMUNITY COUNCIL

PNC BANK

OLD NATIONAL BANK

BMO HARRIS BANK

PEOPLES BANK

FIRST SAVINGS BANK OF HEGEWISCH

FIRST MERCHANTS BANK

FIRST FINANCIAL BANK

JP MORGAN CHASE BANK

FIFTH THIRD BANK

CENTIER BANK

US Bank

Community Representatives

Northwest Indiana Reinvestment Alliance

Reice Communications

Hammond Human Relations Commission

St. Patricks' Church

NW Indiana Community Action

Gary Housing Authority

***Community Center Development Corporation
(Operating the Ophelia Steen Center)***

Prosperity Indiana

Indiana Consortium of Human Rights

School City of Hammond

Lake Area United Way

Notre Dame Federal Credit Union

FHLBank of Indianapolis

Community Investment Fund of Indiana

NATIONAL COMMUNITY REINVESTMENT COALITION (NCRC)

The National Community Reinvestment Coalition (NCRC) consists of more than 600 community-based organizations, fighting for economic justice. NCRC members include community reinvestment organizations, community development corporations, local and state government agencies, faith-based institutions, fair housing and civil rights groups, minority and women-owned business associations, and housing counselors from across the nation. NCRC and its members work to create wealth-building opportunities by eliminating discriminatory lending practices, which have historically contributed to economic inequality.

Activities included:

- September 12, 2022 – NCRC Community Bankers Collaborative Council
- September 20, 2022 – NCRC “Just Economy Conference 2023” call
- October 5, 2022 – NCRC “Social Impact on Investments” call
- October 20, 2022 – NCRC Quarterly Fair Housing call
- October 31, 2022 – NCRC Board of Directors call
- November 9, 2022 – NCRC Legislative/Regulators call
- December 16, 2022 – NCRC Advocacy Week
- January 11, 2023 – NCRC Legislative/Regulation call
- January 12, 2023 – NCRC Fair Lending Tool webinar
- January 31, 2023 – NCRC Community Bankers Collaborative Counsel meeting
- February 15, 2023 – NCRC Social Impact Investments Committee meeting
- February 27, 2023 – NCRC “Just Economy Conference” planning call
- March 6, 2023 – NCRC Quarterly Fair Housing call
- March 25, 2023 – NCRC “National Agreement” call
- March 29-30, 2023 – NCRC “Just Economy Conference 2023”, Washington, D.C.
- April 11, 2023 – NCRC Legislative/Regulatory call
- July 10-12, 2023 – NCRC Conference
Topic: “Beyond Diversity Training”
Loc: Pigeon Forge, Tennessee

LAKE COUNTY COMMUNITY BENEFITS PLAN

This Community Benefits Plan was developed to identify community development needs, so that banks within Lake County can receive additional consideration for the loans and investments that address stated needs. This plan details community development needs and goals for housing, small business development, community and workforce development, philanthropy and financial services. This plan is the first step to working with lenders to develop strategies, programs, and partnerships to meet the county's most pressing community development needs.

The planning process was led by the Northwest Indiana Reinvestment Alliance (NWIRA) whose mission is to assist and promote active participation from area housing and lending providers, community groups, and social service agencies in providing financial and other services that would empower residents to build and strengthen the communities through home ownership, rehabilitation and credit building opportunities, particularly for low-to-moderate income and minority residents.

Endorsements

Northwest Indiana Reinvestment Alliance

Northwest Indiana Community Action

Lake County Community Economic Development Department

Lake County Commission

City of Lake Station, Indiana

City of Hobart, Indiana

Peoples Bank

NSP Consultant, LLC

Legacy Foundation

First Savings Bank of Hegewisch

NORTHWEST INDIANA REINVESTMENT ALLIANCE

NATIONAL AFFILIATES

National Community Reinvestment Coalition
Washington, D.C.

NCRC National Bankers of Community Collaborative Council
Washington, D.C.

National Fair Housing Alliance
Washington, D.C.

STATE AND LOCAL AFFILIATES

Lake County Community Economic Development Department

Prosperity Indiana

Legacy Foundation Community Development Corporation

Indiana Consortium of State and Local Human Rights

Indiana Housing and Community Development Authority

PARTNER ORGANIZATIONS

LAKE COUNTY COMMUNITY AND ECONOMIC DEVELOPMENT DEPARTMENT
NATIONAL COMMUNITY REINVESTMENT COALITION (NCRC)
PROSPERITY INDIANA
HAMMOND DEVELOPMENT CORPORATION
GREATER NORTHWEST INDIANA ASSOCIATION OF REALTORS®
NORTHWEST INDIANA BANKERS' COMMUNITY COUNCIL
INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY
NORTHWEST INDIANA COMMUNITY ACTION
INDIANA CONSORTIUM OF STATE AND LOCAL HUMAN RIGHTS
LEGACY FOUNDATION
UNITED NEIGHBORHOODS INC.