



Institute of Medicine: Workshop on Resources for Population Health Improvement

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February, 2014



THE REINVESTMENT FUND
Capital at the point of impact.

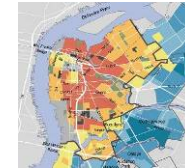
The Reinvestment Fund builds wealth and opportunity for low-wealth people and places through the promotion of socially and environmentally responsible development.

- **\$1.3 billion** in cumulative investments and loans throughout the mid-Atlantic.
- Currently manage **\$709 million** in capital, with more than 850 investors.
- Top CARS score of AAA+1 (most recent 2012). TRF is 1 of only 5 CDFIs in the country with the top rating.

Business Lines



Lending and Investing



Policy Solutions



Real Estate Development



PolicyMap

How We Work

ORGANIZED
PEOPLE

ORGANIZED
MONEY

ORGANIZED
CAPACITY

ORGANIZED
DATA



Lending and Investment

TRF finances a variety of projects and activities including food access, health care, education and housing, to build healthy communities in under-invested places.

TRF's financial expertise in managing and delivering capital is evidenced by the number of targeted funds we manage.

- Baltimore Integration Partnership
- Chase NMTC Charter School Fund
- PA Fresh Food Financing Initiative
- New Jersey Food Access Initiative
- PA Green Energy Loan Fund
- Sustainable Development Fund
- Collaborative Lending Initiative



Our Outcomes



20,230 homes



37,740 charter
school seats



12.4 million sq. ft
of commercial
space



5.3 million MWh
of clean energy



62,700 jobs

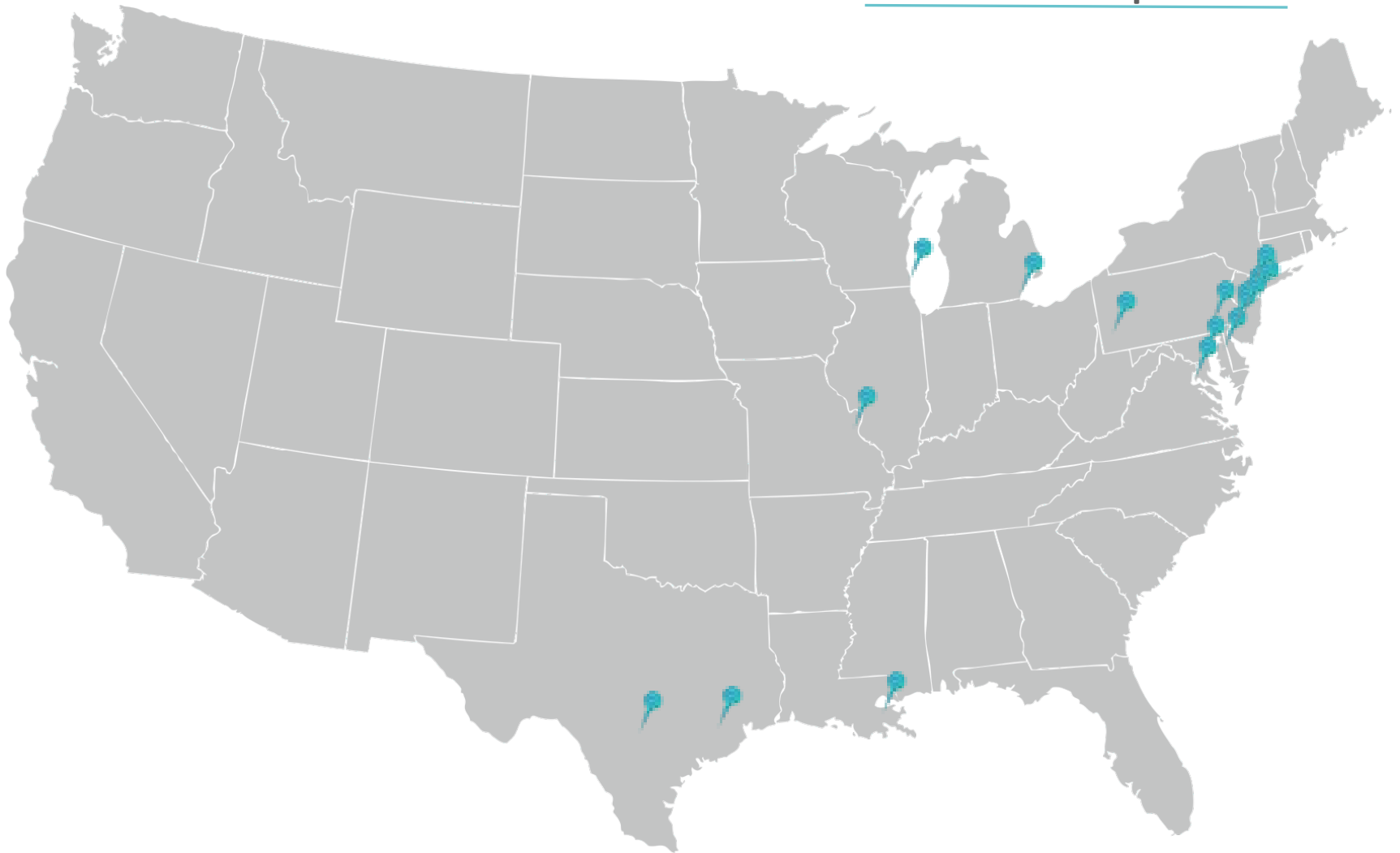
Policy Solutions

Combines rigorous data analysis with a distinctive ability to help clients think spatially.

- Real Estate Market Analysis
 - **Market Value Analysis (MVA)**
 - Limited Supermarket Access (LSA)
 - Commercial corridors analysis
 - Foreclosure analysis and prevention strategies
- Program & Social Impact Assessment
 - Estimating Supermarket Access, School Lunch Analysis, Grantmaker Advisory



MVAs completed



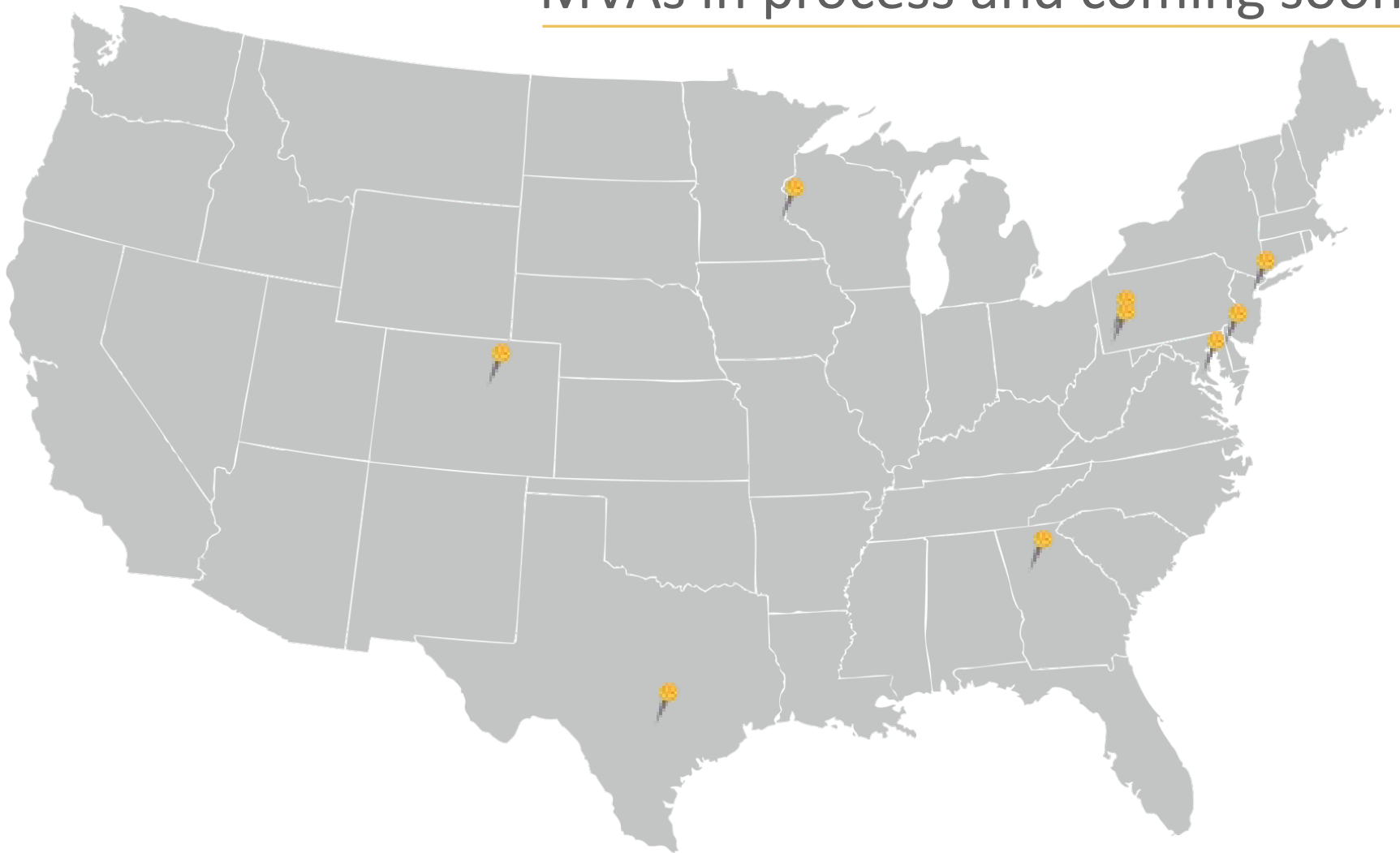
TWO OR MORE

Philadelphia, PA Baltimore, MD
Pittsburgh, PA (update in process)

ONE

Washington, DC Camden, NJ Newark, NJ Highlands, NJ Meadowlands, NJ Mercer, NJ Oranges, NJ New Orleans, LA
Riverline Towns, NJ Reading, PA Wilmington, DE Detroit, MI San Antonio TX Houston, TX Milwaukee, WI
St. Louis, MO

MVAs in process and coming soon



IN PROCESS

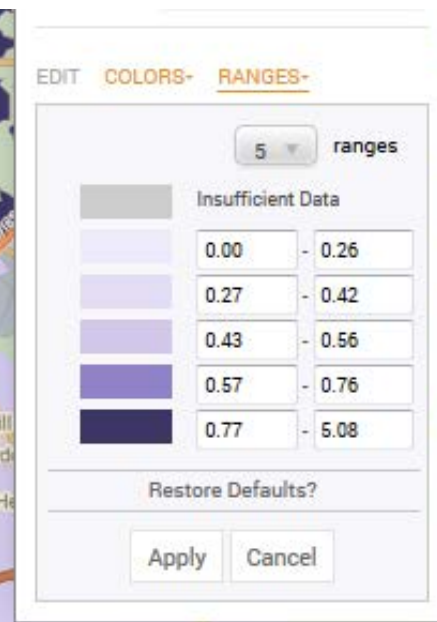
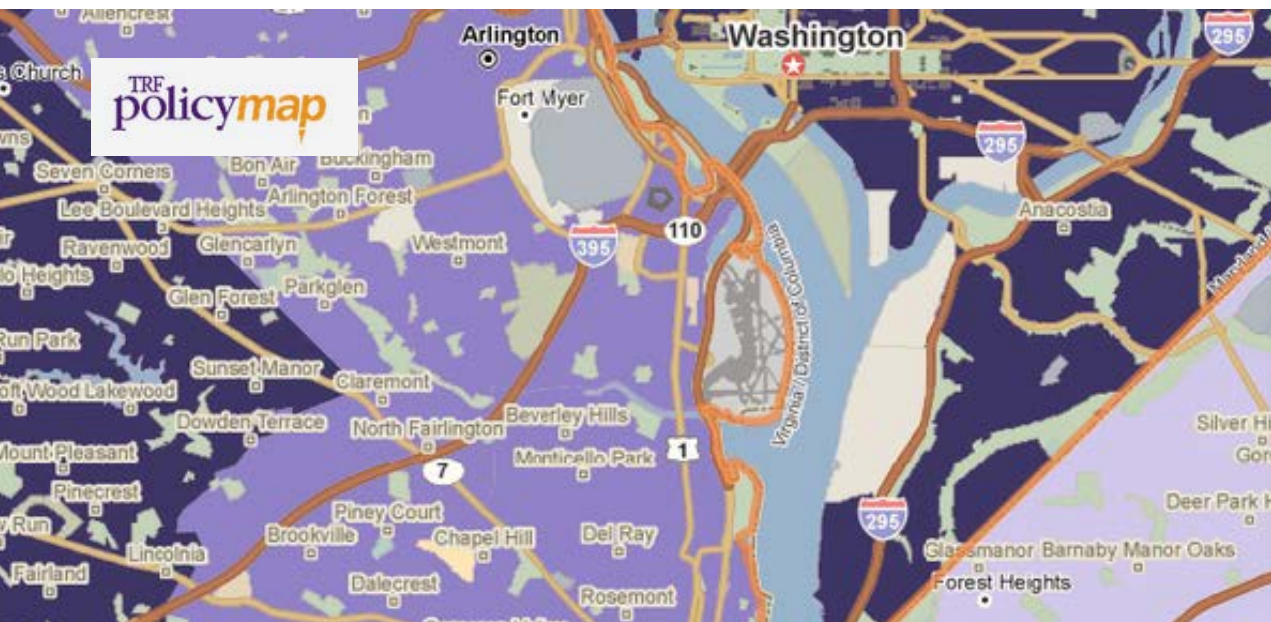
Pittsburgh, PA
Prince George's County, MD

COMING SOON

Atlanta, GA Minneapolis, MN Denver, CO Monongahela Valley, PA Jersey City, NJ
Wilmington, DE San Antonio, TX

PolicyMap

- National data mapping and analysis tool
- Easy, online access to data and analytical tools in a sophisticated yet user-friendly web platform
- Over 15,000 data indicators as well as proprietary TRF analytics, with frequent additions

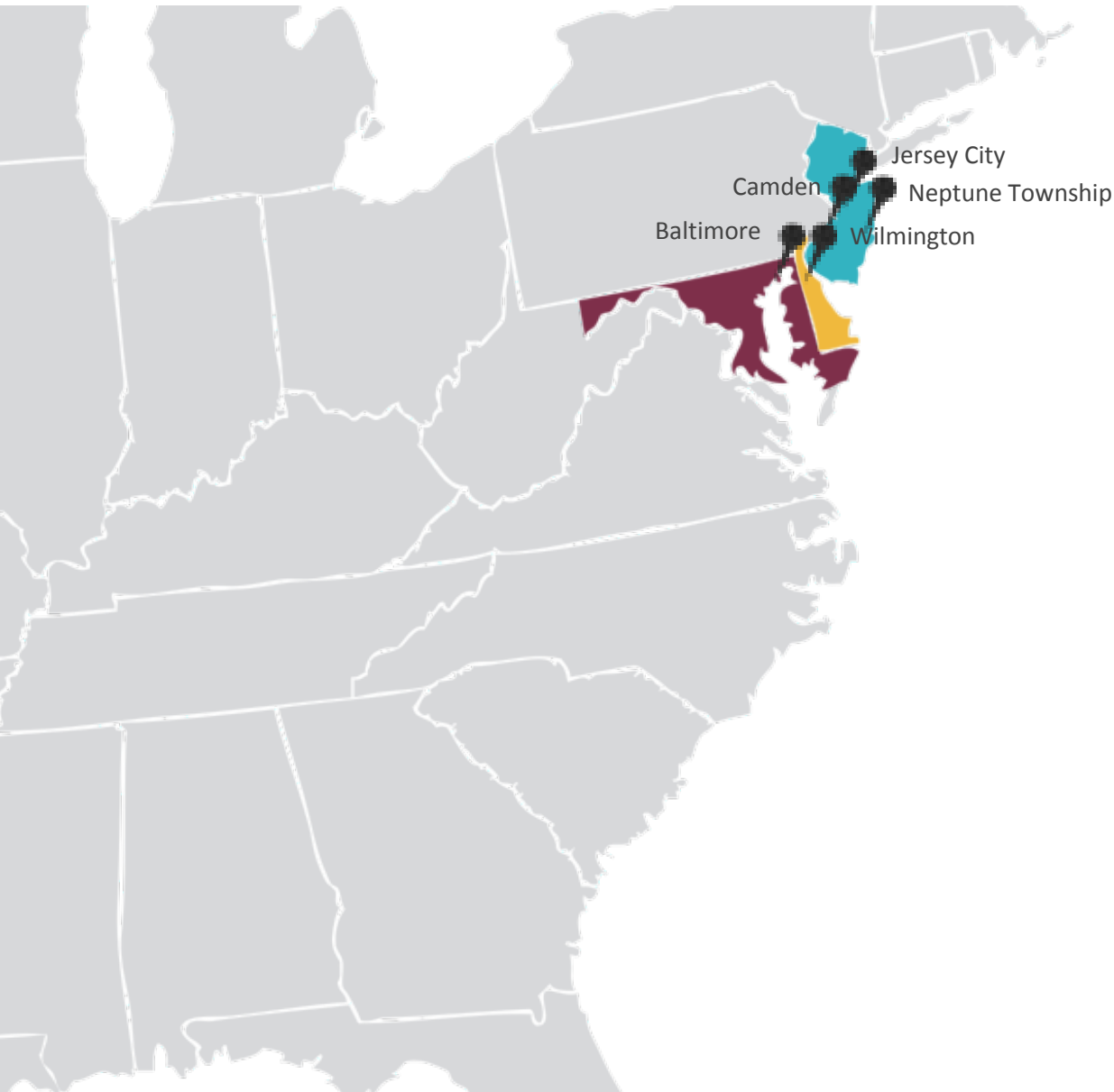


Real Estate Development

- TRF Development Partners works in distressed neighborhoods across the mid-Atlantic
- TRF DP's housing investments are based on three tenets:
 1. Building from strength
 2. Development with an understanding of the existing built environment
 3. Homes that are designed with eye towards quality and high design standards



Real Estate Development



Created 279 units of housing and secured over \$110 million towards development in the last 5 years.

In Baltimore's Oliver neighborhood, TRF DP has teamed with IAF affiliate BUILD, and its network of community leaders. Their efforts have resulted in a 35% drop in total vacant homes.

What is a CDFI?

- A certified Community Development Financial Institution (CDFI) is a specialized financial institution that works in market niches that are underserved by traditional financial institutions.
- CDFI certification is a designation conferred by the CDFI Fund and is a requirement for accessing financial and technical award assistance from the CDFI Fund.

What is a CDFI?

- CDFIs are required to maintain accountability to their defined target markets
- CDFI also have a rating system - CARS™, the CDFI Assessment and Rating System. It is a comprehensive, third-party analysis of community development financial institutions that aids investors and donors in their investment decision-making.
- Organizations are rated based on:
 - Impact Performance
 - Policy Plus
 - Financial Strength and Performance

Community Development and Public Health

Convergence of Intent

Healthy Communities Meme - Made Real

Affordable
Housing
“plus”,
Accessibility,
Continuum

Spatial
Analysis of
Human
Services
Supply &
Demand

Transit
Orientation,
Livability,
Walkability

Access to
Healthy Fresh
Foods,
“Lets Move”

Environmental
Focus,
Sustainability,
Local
Economies

Convergence of Data



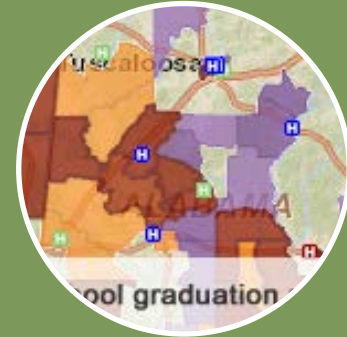
PolicyMap

Free web-based mapping and analysis tool with over 125 health data indicators for entire nation from the Centers for Disease Control, USDA, etc.



Uniform Data System

Information on operation and performance of health centers. UDS is a reporting requirement for Health Resources and Service Administration (HRSA) grantees

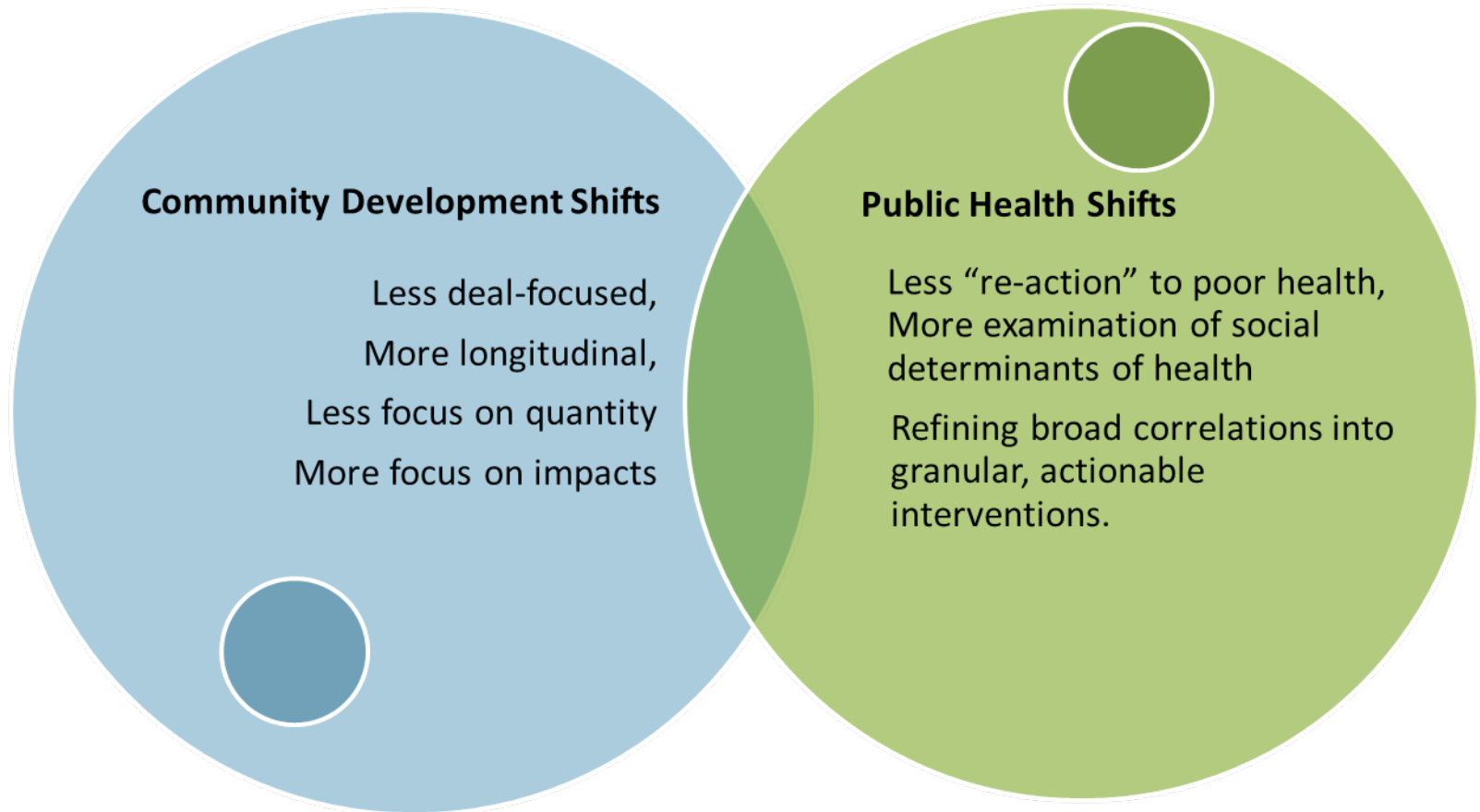


Community Health Needs Assessment

Free web-based platform with data to better understand the needs and assets of their communities



Convergence of Focus



Emerging Innovations

TRF and Healthy Food Access

TRF is a national leader in financing stores that provide quality fresh food at competitive prices in low-income communities

TRF works to reduce inequitable access to healthy foods by:

- **Underwriting loans and providing grants** to support viable supermarkets and projects.
- **Advocating** to increase public awareness on food accessibility.
- **Conducting policy research work** related to supermarket development, food systems and free and reduced price lunch programs.
- **Providing technical assistance services** to CDFIs, foundations and other organizations to close the gap in access/knowledge.



Healthy Food Financing

- TRF has financed **130 healthy food** projects across the mid-Atlantic totaling over **\$180 million**
- TRF's healthy food financing program is designed to attract supermarkets and grocery stores to underserved urban and rural communities



Healthy Food Access Research

TRF is also a leader in research on issues related to improving access to healthier foods in distressed communities with focus on the economics the supermarket industry.

Developed methodology to identify areas with inadequate access to supermarkets and assess potential market viability

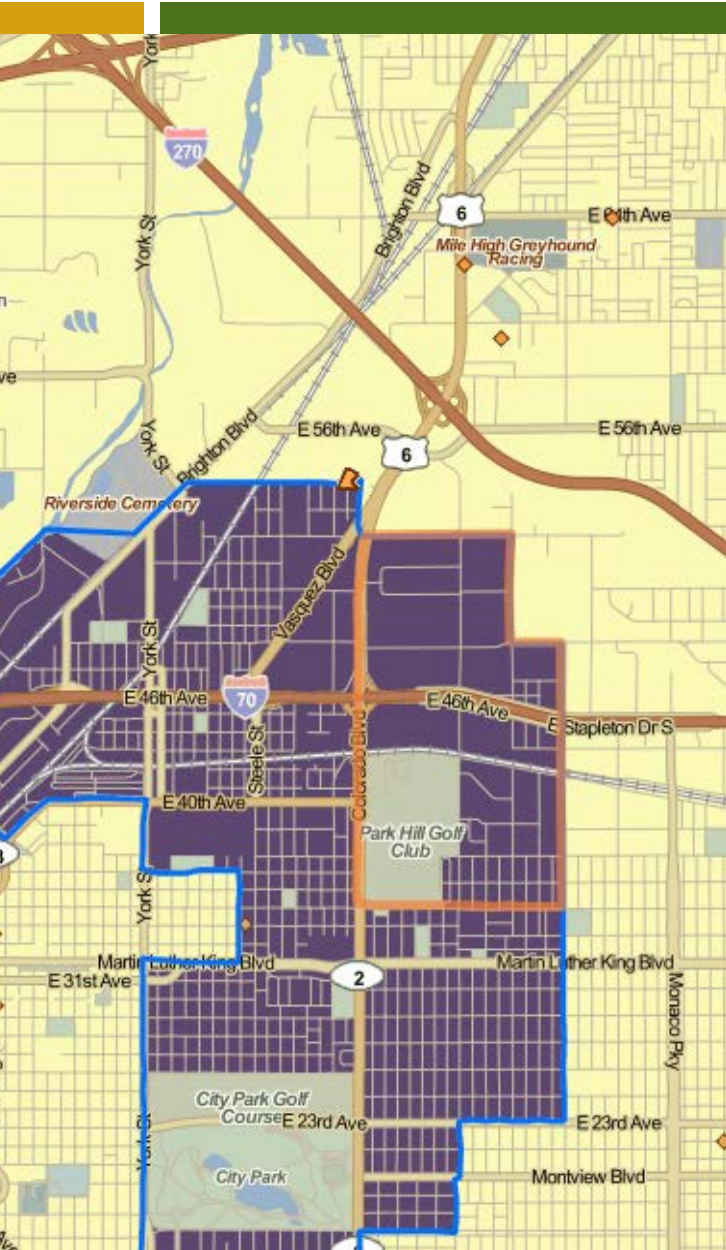
Developed methodology analyzing supermarket competition and barriers to entry

Examined the economic reasons for the lack of supermarkets in distressed urban areas

Analyzed economic impact of new supermarket development on surrounding communities

Reviewed existing programs designed to encourage people to eat and shop for healthier foods

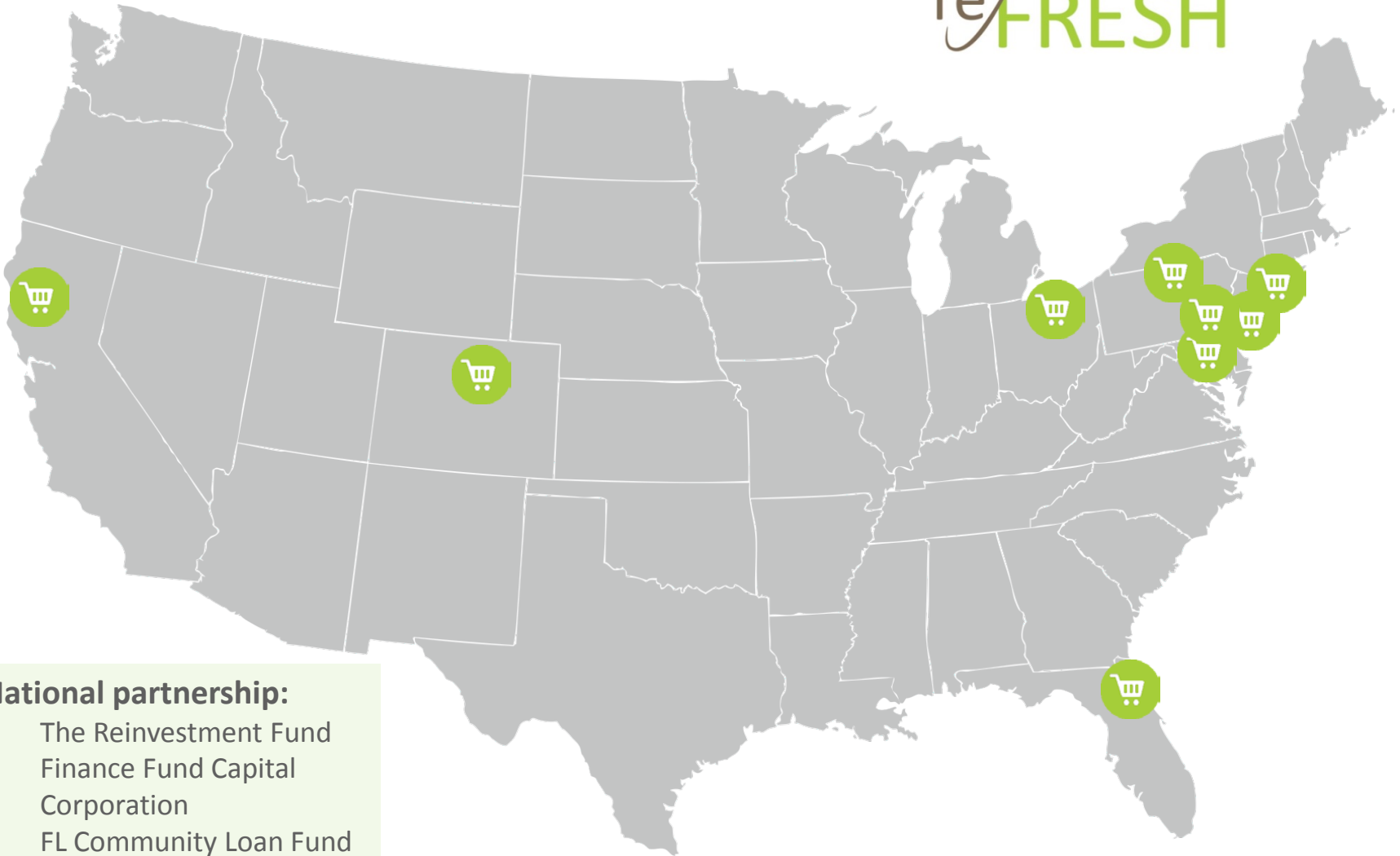
LSA Analysis



- Nationwide analysis of areas with inadequate and inequitable access to healthy foods.
- LSA areas are where residents must travel significantly farther to reach a supermarket than the “comparative acceptable” distance that residents in well-served areas travel to stores.
- 1,519 clusters around the US including 18,630 block groups. With an average size of 9,000 people.
- Areas with strongest need for supermarkets based on access, demand, and leakage data.

Building Capacity

- Partnered with CDFI Fund and the Opportunity Finance Network to train CDFIs as part of **Financing Healthy Food Options** initiative.
- Providing **programmatic technical assistance** to states seeking to establish supermarket financing programs. TRF was an advisor to programs in California, New York, Colorado and New Orleans.
- Partnering with PolicyLink and The Food Trust to advocate for healthy food access nationwide
 - Created **Healthy Food Access Information Portal** to support communities nationwide to implement healthy food access projects. Supported by Robert Wood Johnson Foundation, HealthyFoodAccess.org is the nation's first information portal devoted to food access.
 - Hosts annual **national convening** that brings together HFFI grantees, federal officials, public policy advocates, grantmakers and other stakeholders.



National partnership:

- The Reinvestment Fund
- Finance Fund Capital Corporation
- FL Community Loan Fund
- Northern California Community Loan Fund
- Colorado Enterprise Fund
- JPMorgan Chase

New Jersey Delaware Pennsylvania Maryland District of Columbia Ohio Florida Colorado

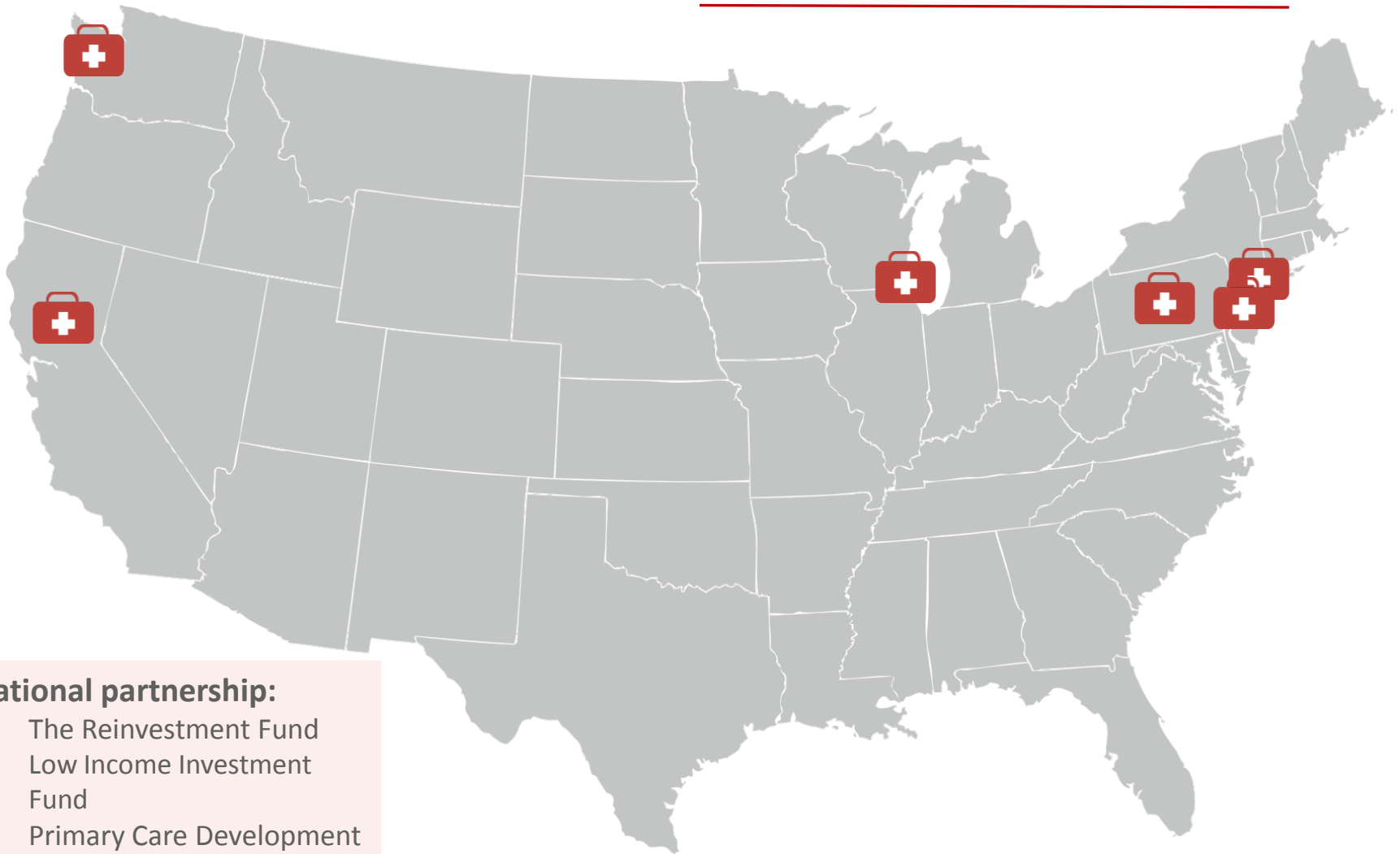
Northern California and Central Valley

Community Health Center Financing

- According to estimates from the National Association of Community Health Centers, the Affordable Care Act (ACA) is expected effectively **double the number** of people serviced by these health centers in the next few years.
- Provides community health center operators with **affordable, flexible financing** for the construction, renovation or expansion of their facilities.



Health Centers financed



National partnership:

- The Reinvestment Fund
- Low Income Investment Fund
- Primary Care Development Corporation
- Kresge Foundation
- Goldman Sachs
- Rockefeller Foundation

Tacoma Community Health Care, WA

Punxsutawney Primary Health Network, PA

Progressive Community Health Center, WI

Newark Community Health Center, NJ

Shasta Community Health Center, CA

Family Health Services of Drexel, PA

Social Determinants Index

- Identifying a measure of community health
 - TRF is working to develop a national methodology to assess community health disparities
 - A roadmap for the intersection of community development (CRA), and the social determinants of health