



Institute of Medicine: A Workshop on Solving Obesity

Don Hinkle-Brown, CEO, The Reinvestment Fund

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THE REINVESTMENT FUND
Capital at the point of impact.

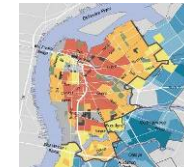
The Reinvestment Fund builds wealth and opportunity for low-wealth people and places through the promotion of socially and environmentally responsible development.

- **\$1.3 billion** in cumulative investments and loans throughout the mid-Atlantic.
- Currently manage **\$738 million** in capital, with more than 850 investors.
- Top Aeris rating of AAA+1. 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



Capital at the Point of Impact

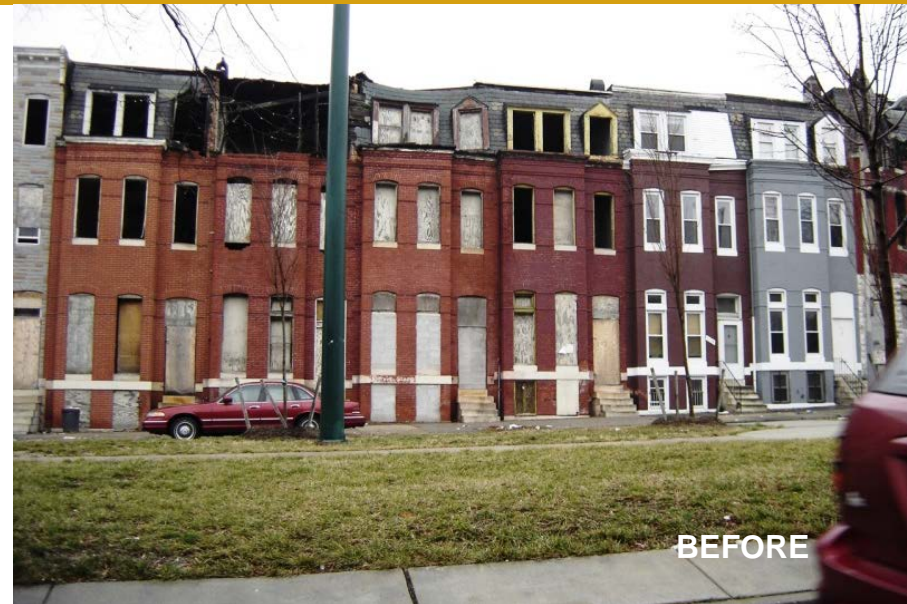
TRF is a national leader in rebuilding America's distressed towns and cities, through the innovative use of capital and information. We apply these resources towards:

- residential and commercial real estate development that reclaim and revitalize neighborhoods
- businesses and community facilities that can provide value and opportunity to neighborhood residents

@trfund

www.trfund.com

www.policymap.com



Lending and Investment

TRF finances a variety of projects and activities including:

- Food Access
 - Grocery stores in Low Supermarket Access (LSA) Areas
- Health Care
 - Community Health Centers
- Education
 - Charter school financing
 - Early childhood education
- Housing
 - Affordable housing financing and development
 - Elder care facilities

TRF's investments in these asset classes build healthy communities in under-invested places.



Our Outcomes



20,412 homes



48,130 education
seats



12.8 million sq. ft
of commercial
space



214,047
patient visits

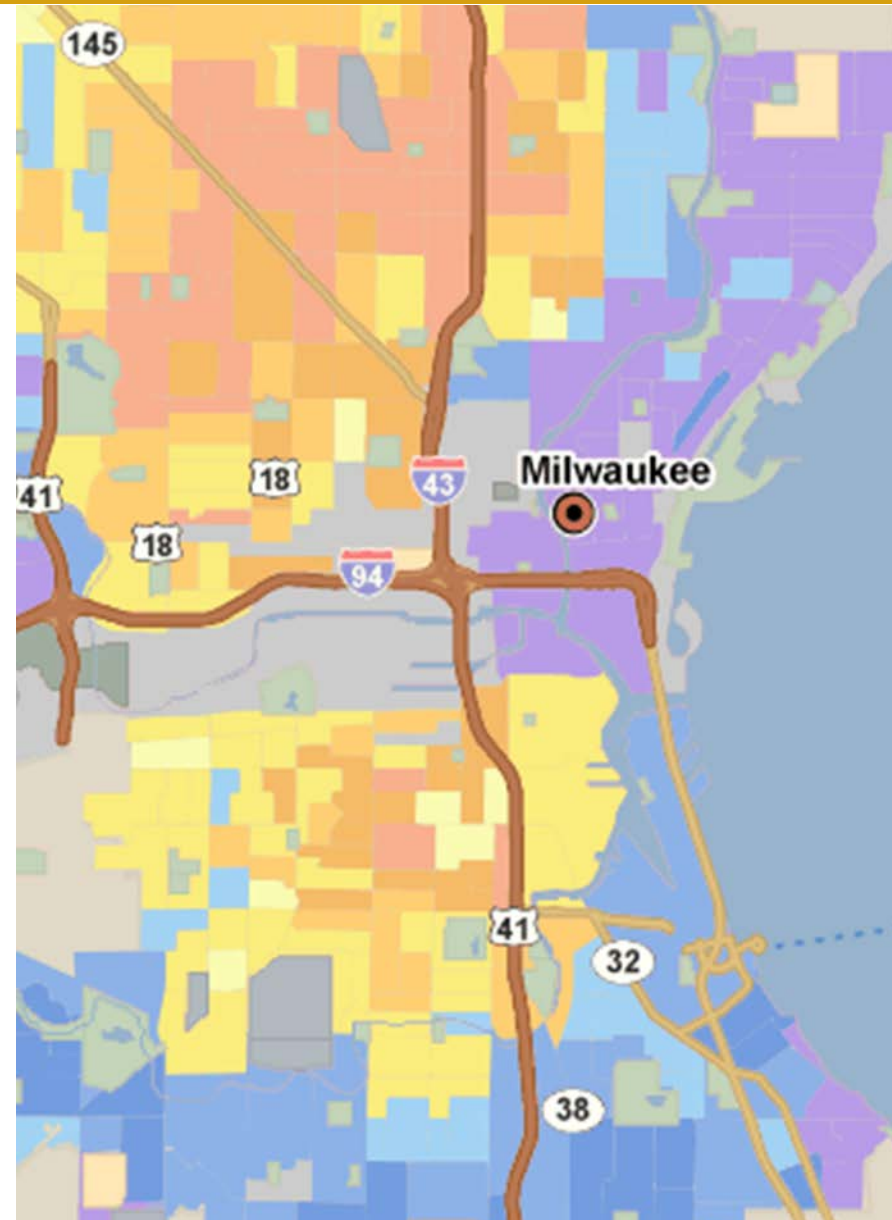


63,378 jobs

Policy Solutions

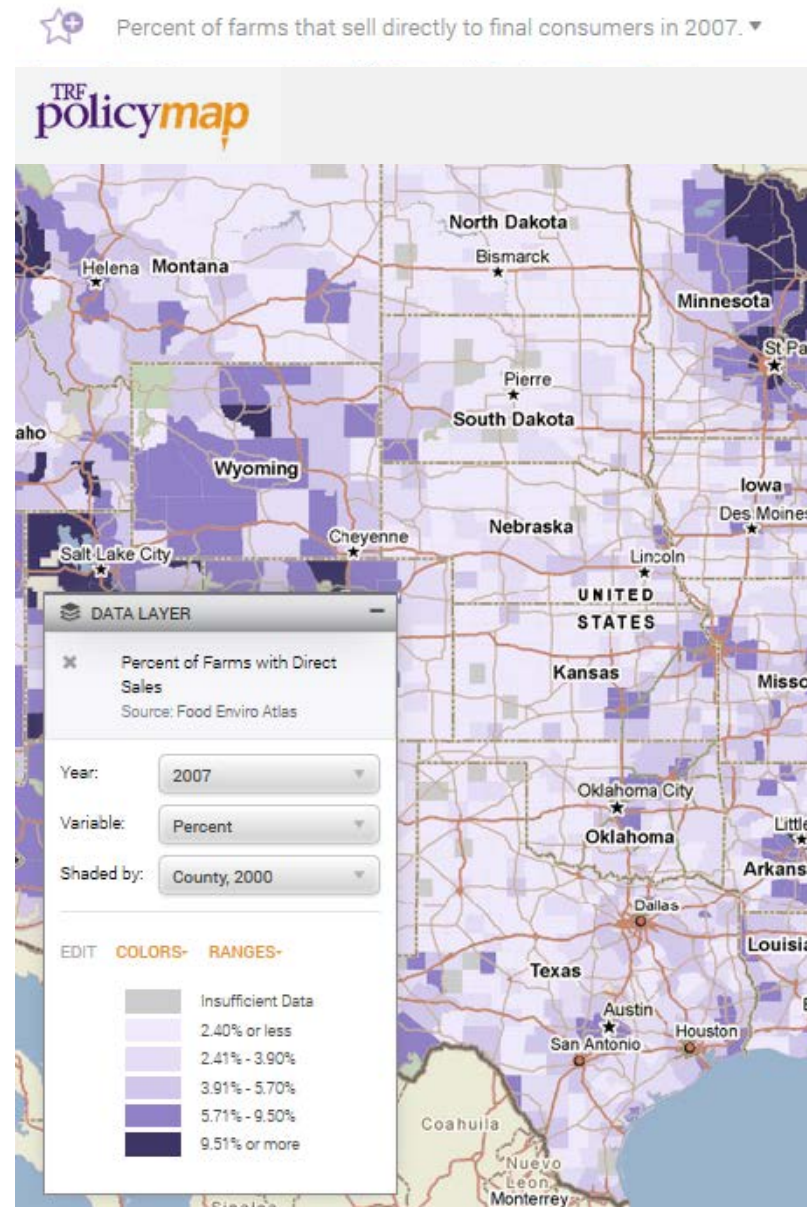
A division of The Reinvestment Fund that combines rigorous data analysis with a distinctive ability to help clients think spatially.

- 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



TRF's PolicyMap enables government, commercial, non-profit and academic institutions to access data about communities and markets across the US.

- 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
- CNET award winner for best of location-based services Web 2.0 products



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



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 US Treasury.

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 provided by Aeris. 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



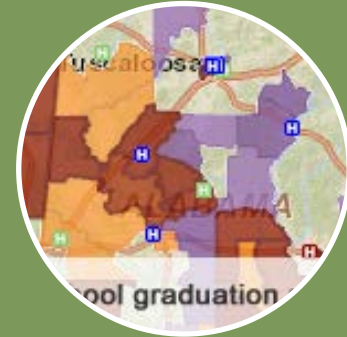
PolicyMap

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

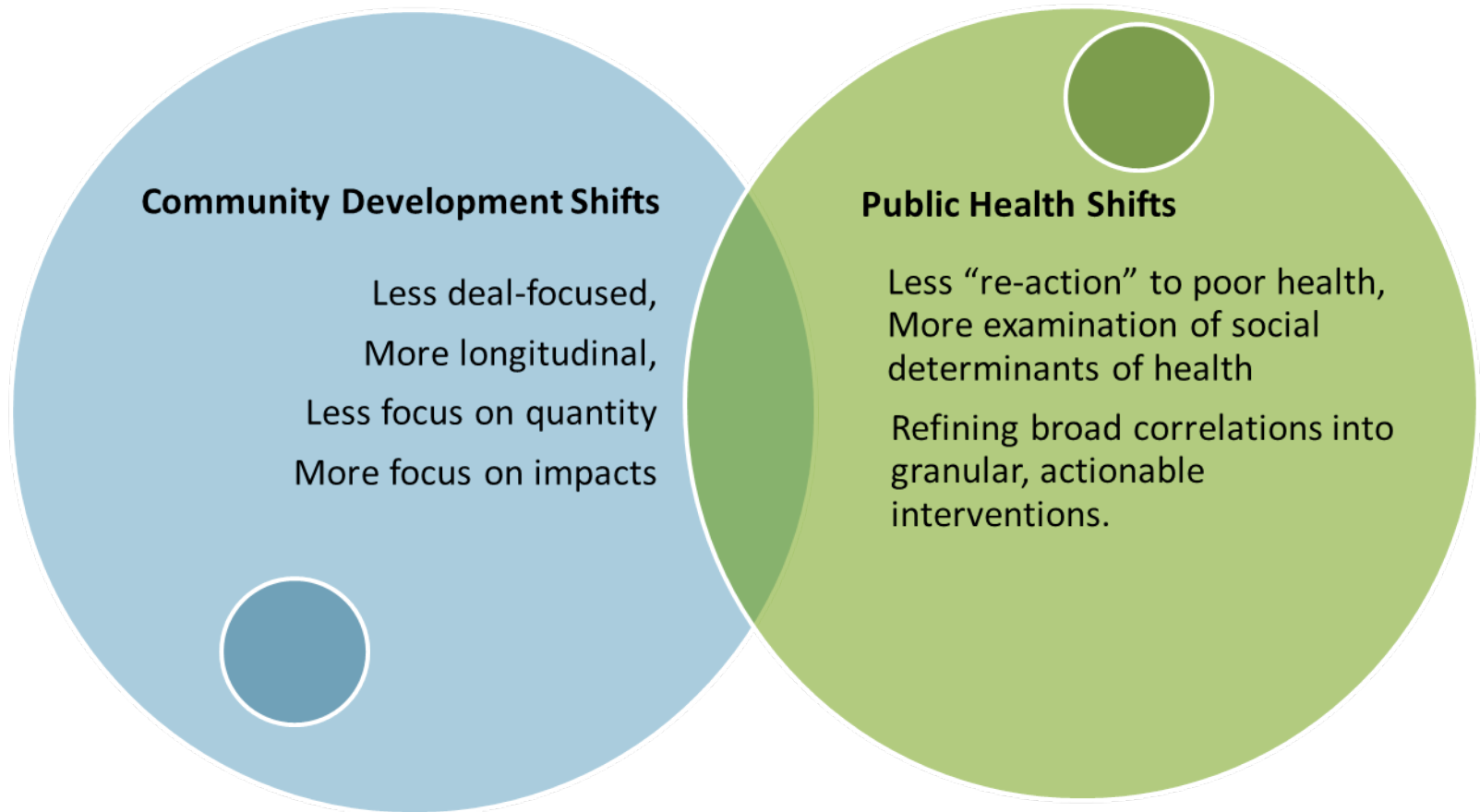


Community Health Needs Assessment

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



Convergence of Focus



Healthy Food Access

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**
- **Advocating** to increase public awareness on food accessibility.
- **Conducting policy research work**
- **Providing technical assistance services**



Healthy Food Financing

- TRF has financed **135 healthy food** projects across the mid-Atlantic totaling over **\$184 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.

Identify areas with inadequate access to supermarkets

Analyzing supermarket competition
and barriers to entry

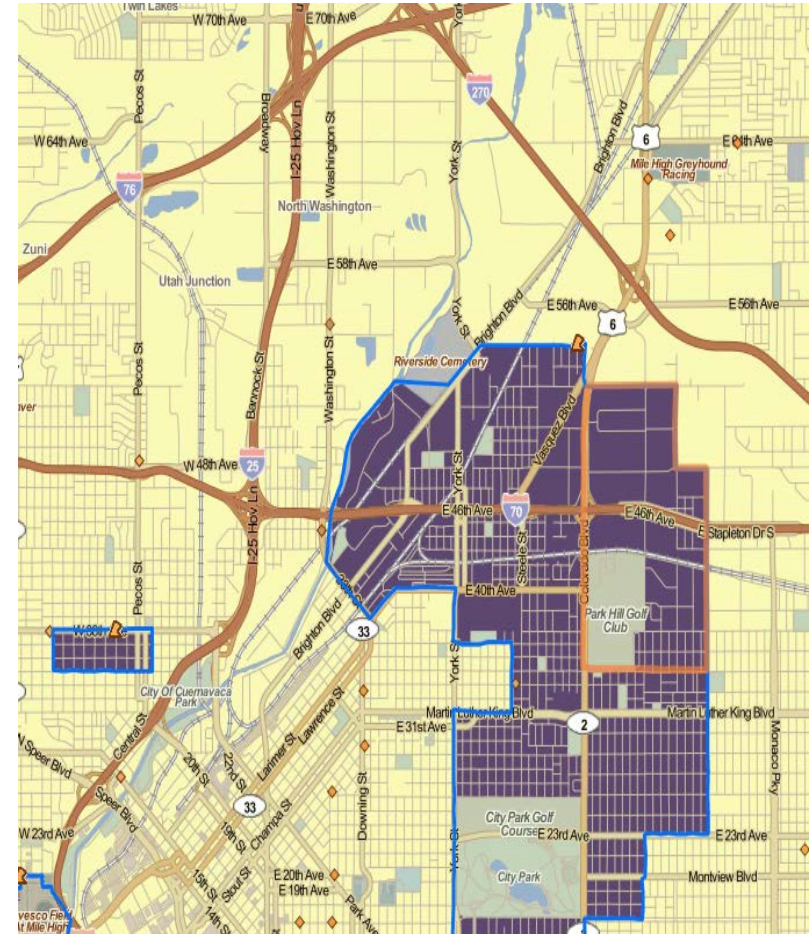
Examined the economic reasons for the lack of supermarkets

Analyzed economic impact of new supermarket development

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.

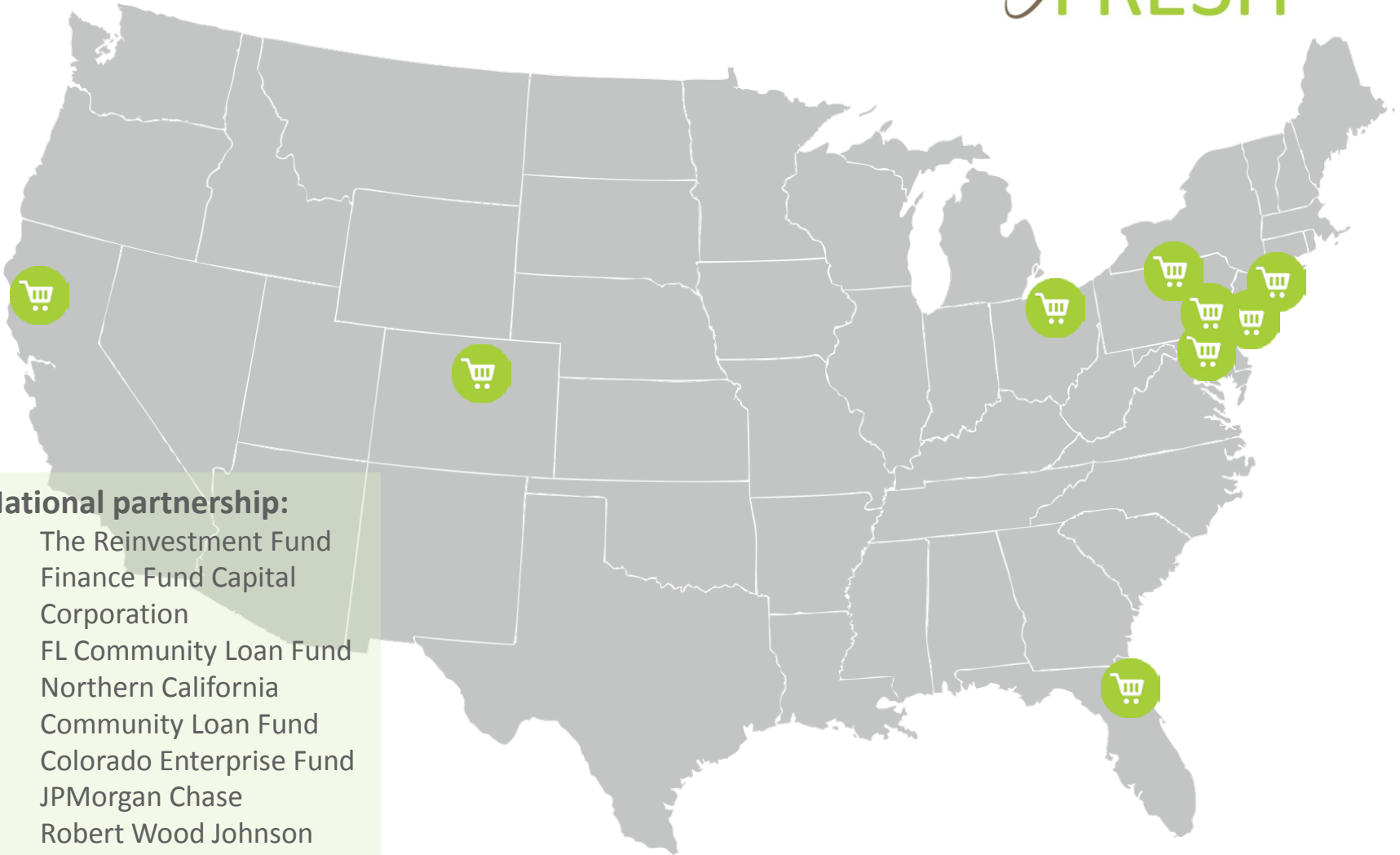


Denver, Colorado
PolicyMap.com

Building Capacity



Healthy Food Access Portal: www.healthyfoodaccess.org



National partnership:

- The Reinvestment Fund
- Finance Fund Capital Corporation
- FL Community Loan Fund
- Northern California Community Loan Fund
- Colorado Enterprise Fund
- JPMorgan Chase
- Robert Wood Johnson Foundation
- Capital Impact Partners
- IFF
- Low Income Investment Fund

New Jersey Delaware Pennsylvania Maryland District of Columbia Ohio Florida Colorado

Northern California and Central Valley

Bottino's ShopRite – Vineland, NJ

- **Grocery store anchor** for 79,000 square-foot retail center in a location adjacent to two LSAs
- The store **houses a Federally Qualified Health Center.**
- **Total project cost: \$25.7 million**
 - Project created **75 new FTE jobs** (50% of which went to residents of surrounding community) and retained 135 jobs.
- TRF is also supporting a **Diabetes Resources Coordination Center**



Fare and Square – Chester, PA

- **First-of-its-kind nonprofit grocery store** in Chester, PA in an LSA area with 15,000 people.
- **Operated by Philabundance**
- **Houses a community center** to assist in signing up for SNAP, WIC, and other programs/services
- **Five-week service industry training course**
- **40-50 FTE jobs** created
- TRF provided \$3 million in NMTC allocations and a \$1.3 million bridge loan



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