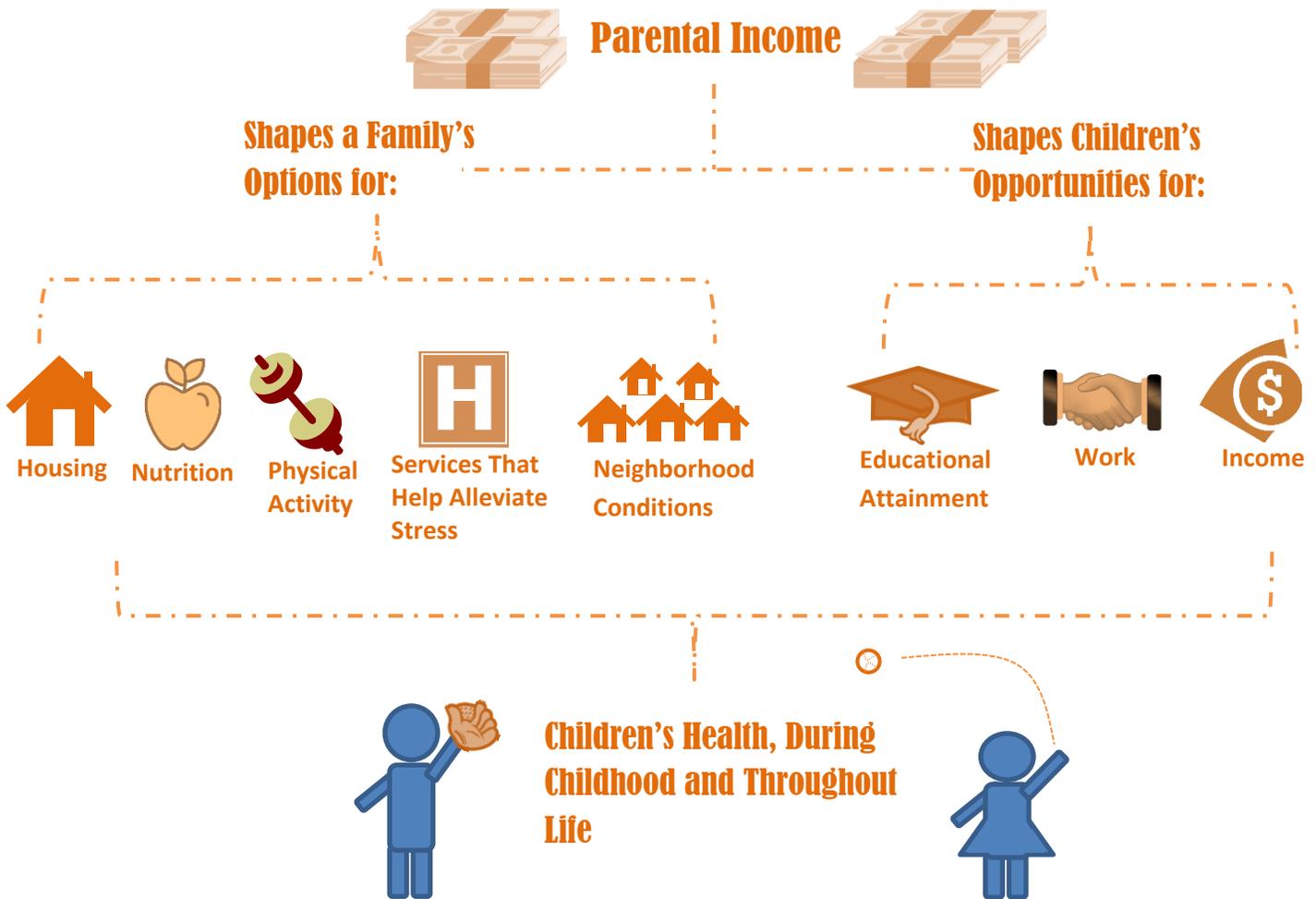


An Introduction

Community Development has traditionally been siloed, with isolated efforts that target independent issues such as affordable housing, small business, or access to financial services. However, the community development field is evolving to embrace a more comprehensive, cross-sectoral approach which integrates traditional community development activities with other fields. One of the most promising new areas of collaboration is between health and community development; this collaboration addresses the “social determinants of health” which are the circumstances in which people are born, live, work, and play. These circumstances are in turn shaped by a wider set of economic and political forces. In fact, the health of a community is often directly correlated to the income, neighborhood conditions, and success of its residents.

**-Pathways to Healthier Lives-**

Fig 1.1



**The Relationship between  
Income and Health**

The income of a neighborhood is often directly related to the health of its inhabitants. Fig 1.2 shows the life expectancy of all counties in California as compared to the median household income of those counties. With a few exceptions, the wealthier a county is, the longer its inhabitants live. There are numerous factors that affect life expectancy; access to healthcare, neighborhood conditions, and the behavioral factors of a community are just a few. Community Development can help to address these issues by improving access to opportunities for LMI individuals. **Your zip code is more important than your genetic code in determining health outcomes.**

Fig 1.2 Average Life Expectancy vs. Median Household Income by County

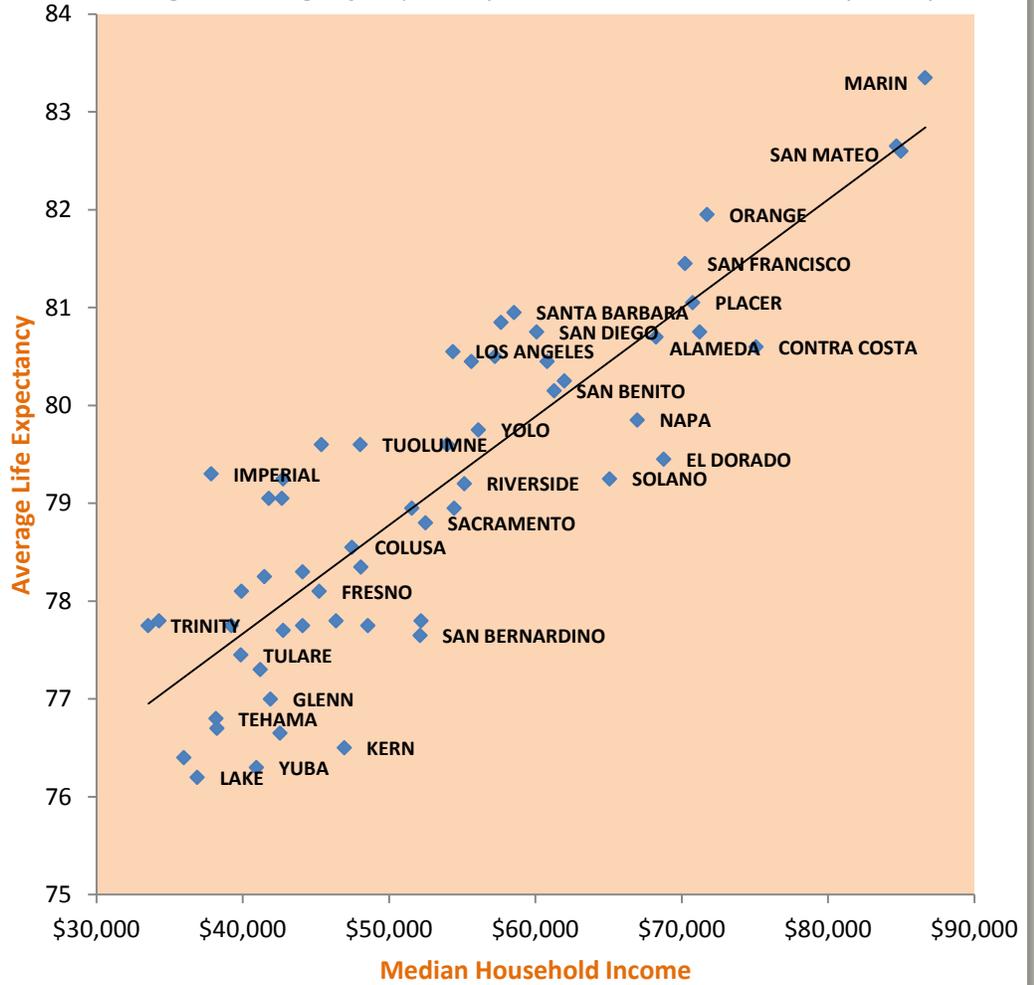


Fig 1.3 Childhood Obesity vs. Family Income

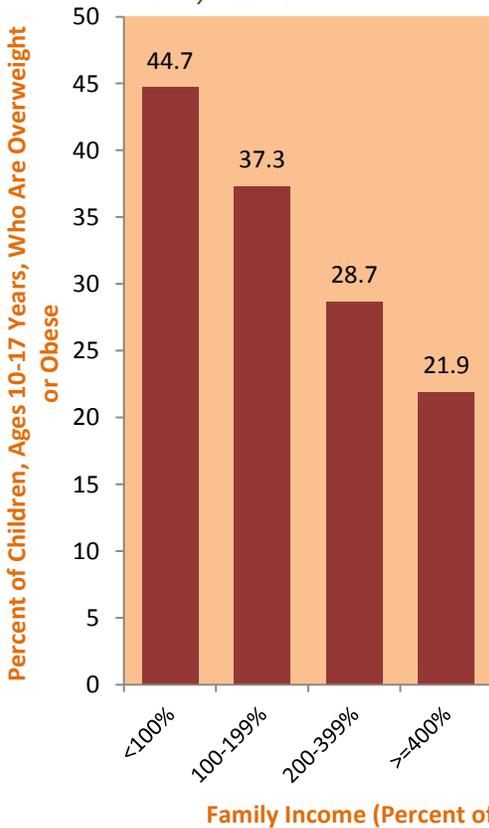
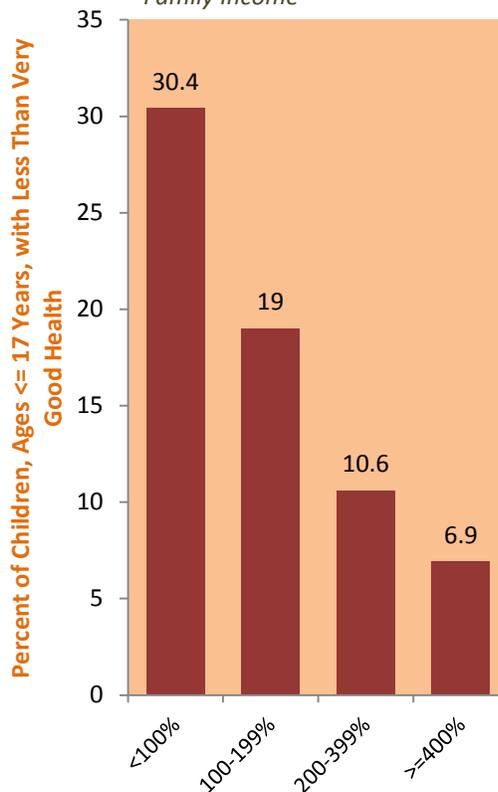


Fig 1.4 Health of Children vs. Family Income



**Higher Parental Income  
Healthier Children**

Fig 1.3 and 1.4 demonstrate again the effect that the income of a community has on the health of its inhabitants. Children living below the poverty line are much more likely to be obese and/or have less than very good health as compared to children from more affluent households.



### **Healthy Foods Financing**

Many LMI communities don't have adequate access to fresh and healthy foods (these areas are often called "food deserts") which greatly impacts health outcomes. Numerous efforts are aimed at financing the development of grocery and produce stores in LMI communities, such as the Healthy Foods Financing Initiative (HFFI)-a program founded by the US Treasury that has awarded millions of dollars to CDFIs for food financing programs. Other efforts, like the Pennsylvania Fresh Food Financing Initiative, seek to engage with LMI communities on a more local level. This initiative was founded in 2004 with a \$20 million investment from the State of Pennsylvania. The FFEI was designed to attract supermarkets and grocery stores to underserved markets, and was the first fund of its kind to formally create a public-private partnership in order to improve access to healthy foods.<sup>i</sup>

This type of public-private partnership seems to be gaining traction. Inspired by the Pennsylvania initiative, in 2011, the California Endowment committed \$33 million in order to facilitate a similar food financing program. Capital Impact has since taken over administration of the program and attracted more than \$220 million in public and private investments. A \$125 million syndicated loan pool accounts for much of the group's financing and is supported by banks as well as health-care and community development professionals. The pool is led by JP Morgan, and has senior investments committed from Bank of America, Morgan Stanley, Citibank, Charles Schwab Bank, MetLife, and Capital Impact.<sup>ii</sup>

### **Incorporating Health and Affordable Housing**

One innovation in the affordable housing industry is the movement towards providing "more than shelter" by coupling housing development with additional services that provide social or health benefits. Such was the case in the recent construction of 60 "Breathe Easy" homes by the Seattle Housing Authority (SHA). These homes were built to help decrease the risk factors that cause asthma among low-income children. Asthma affects 30.8 million people in the US and is especially prevalent in LMI communities. The total annual health care costs associated with asthma are almost \$20 billion.<sup>iii</sup> By incorporating health into the housing design, materials, and construction, SHA was able to provide at-risk individuals with a healthier living environment. The residents of these Breathe Easy homes have reported to having 63% more symptom free days. The project was financed by a combination of HUD Funds, government grants, bonds and equity, and sales of land.<sup>iv</sup>

Health related investments are beginning to become an attractive prospect for certain banks. Recently, Morgan Stanley, The Kresge Foundation, and the Local Initiatives Support Corporation launched a \$100 million investment fund designed to increase access to health care and affordable housing and fund services that connect the two in LMI neighborhoods. The fund will build 500 housing units with health services and construct 8 federally qualified health centers that are estimated to service 75,000 people. The fund utilized \$63 million in LIHTC and NMTC, and another \$37 million in loan and grant capital. It is expected to create 2,200 jobs in struggling communities.<sup>v</sup>

## Additional Reading

Community Investments, Health and Community Development - Volume 22, Issue 3. Federal Reserve Bank of San Francisco. Available at: [http://www.frbsf.org/community-development/files/CI\\_FullIssue\\_Winter2010.pdf](http://www.frbsf.org/community-development/files/CI_FullIssue_Winter2010.pdf)

Overcoming Obstacles to Health in 2013 and Beyond. Robert Wood Johnson Foundation. Available at: <http://www.rwjf.org/content/dam/farm/reports/reports/2013/rwjf406474>

Community Developments Investments. Bank Financing of Healthy-Food Initiatives. September 2012. Office of the Comptroller of the Currency. Available at: <http://www.occ.gov/publications/publications-by-type/other-publications-reports/cdi-newsletter/august-2012/cdi-hf-aug-12.pdf>

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Figure 1.2: The life expectancy used is the average of the male and female life expectancies for 2009. Compiled by SFRB. Life Expectancy: Institute for Health Metrics and Evaluation, Life Expectancy US Counties, 2009. Available from <http://www.healthmetricsandevaluation.org/news-events/multimedia/presentation/latest-life-expectancy-estimates-county-reveal-big-differences-n#/data-methods>. Accessed August 15, 2013. And, Household Income: U.S. Census Bureau, Smaller Area Income and Poverty Estimates, State and County Estimates for 2009. Available from <http://www.census.gov/did/www/saie/data/statecounty/data/2009.html>. Accessed August 15, 2013.

Figure 1.3: Robert Wood Johnson Foundation. *Overcoming Obstacles to Health in 2013 and Beyond*, 2013, Web, figure 9. Available at: <http://www.rwjf.org/content/dam/farm/reports/reports/2013/rwjf406474>. Reformatted by SFRB.

Figure 1.4: Robert Wood Johnson Foundation. *Overcoming Obstacles to Health in 2013 and Beyond*, 2013, Web, figure 8. Available at: <http://www.rwjf.org/content/dam/farm/reports/reports/2013/rwjf406474>. Reformatted by SFRB.

<sup>i</sup> U.S. Office of the Comptroller of the Currency. Community Developments Investments: Bank Financing of Healthy-Food Initiatives. September 2012. Retrieved from <http://www.occ.gov/publications/publications-by-type/other-publications-reports/cdi-newsletter/august-2012/cdi-hf-aug-12.pdf>

<sup>ii</sup> Spote, Scott, and Catherine Howard. U.S. Office of the Comptroller of the Currency. Community Development Investments- The California Fresh Works Fund: Bringing Food to the Community. August 2012. Web. Retrieved from <http://www.occ.gov/publications/publications-by-type/other-publications-reports/cdi-newsletter/august-2012/cdi-hf-aug-12.pdf>

<sup>iii</sup> National Center for Health Care for Public Housing Residents. *Asthma Facts: Residents Living in Public Housing*. Retrieved from <http://www.namgt.com/hphr/pdfs/Asthma%20Fact%20Sheet.pdf>

<sup>iv</sup> National Center for Healthy Housing. *Green Housing Series: A new Prescription for Asthma Sufferers: Healthier Homes*. Retrieved from [http://www.nchh.org/Portals/0/Contents/breathe\\_easy\\_r2.pdf](http://www.nchh.org/Portals/0/Contents/breathe_easy_r2.pdf)

<sup>v</sup> The Kresge Foundation. (2013, January 14). \$100 million investment fund to integrate health care, affordable housing in low-income communities [News Release]. Retrieved from <http://kresge.org/news/100-million-investment-fund-integrate-health-care-affordable-housing-low-income-communities>