

COMMUNITY REINVESTMENT ACT & THE AFFORDABLE CARE ACT



COMMUNITY REINVESTMENT ACT

- Encourages financial institutions to extend credit to all of areas of their community, including low to-moderate income neighborhoods, consistent with safe and sound operation of the institution.
- Regulation: Assess bank's loans, services and investments

COMMUNITY REINVESTMENT ACT

- Community Development
 - Low & moderate income individuals & communities
 - Small business, small farms
 - Economic revitalization

ACA & CRA

Hospitals	Financial Institutions
Patient Protection & Affordable Care Act	Community Reinvestment Act
Better health outcomes &	Access to credit, CD
CHNAs – health needs	Performance context
->High needs	->LMI, small farms and businesses, revitalization

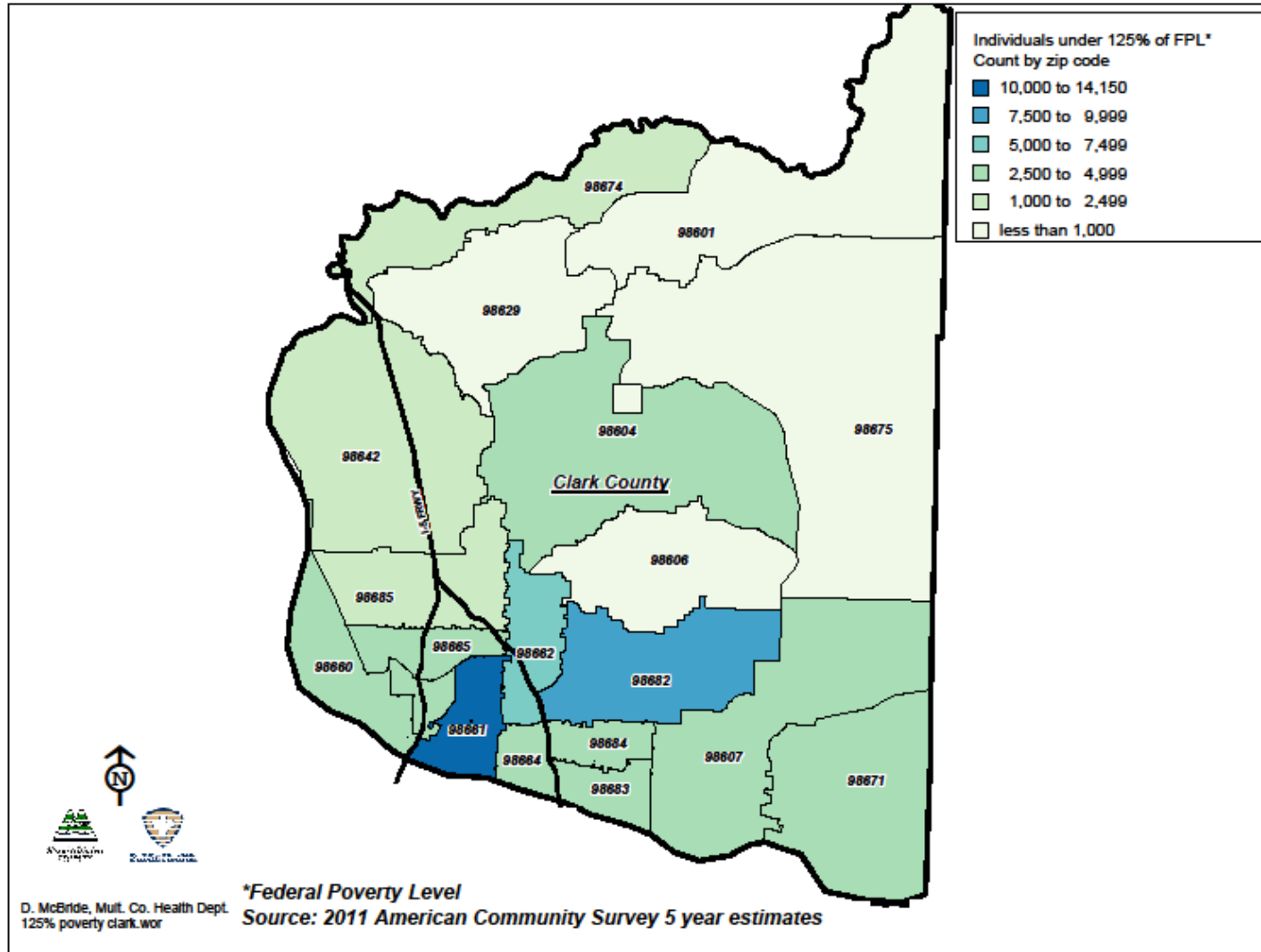
ACA & CRA

Hospitals	Banks
Implementation strategies	CRA strategies, leadership, innovative
Limited \$, need leveraging	Limited \$, need leveraging
Challenges, barriers	Challenges, barriers
Impact	Impact

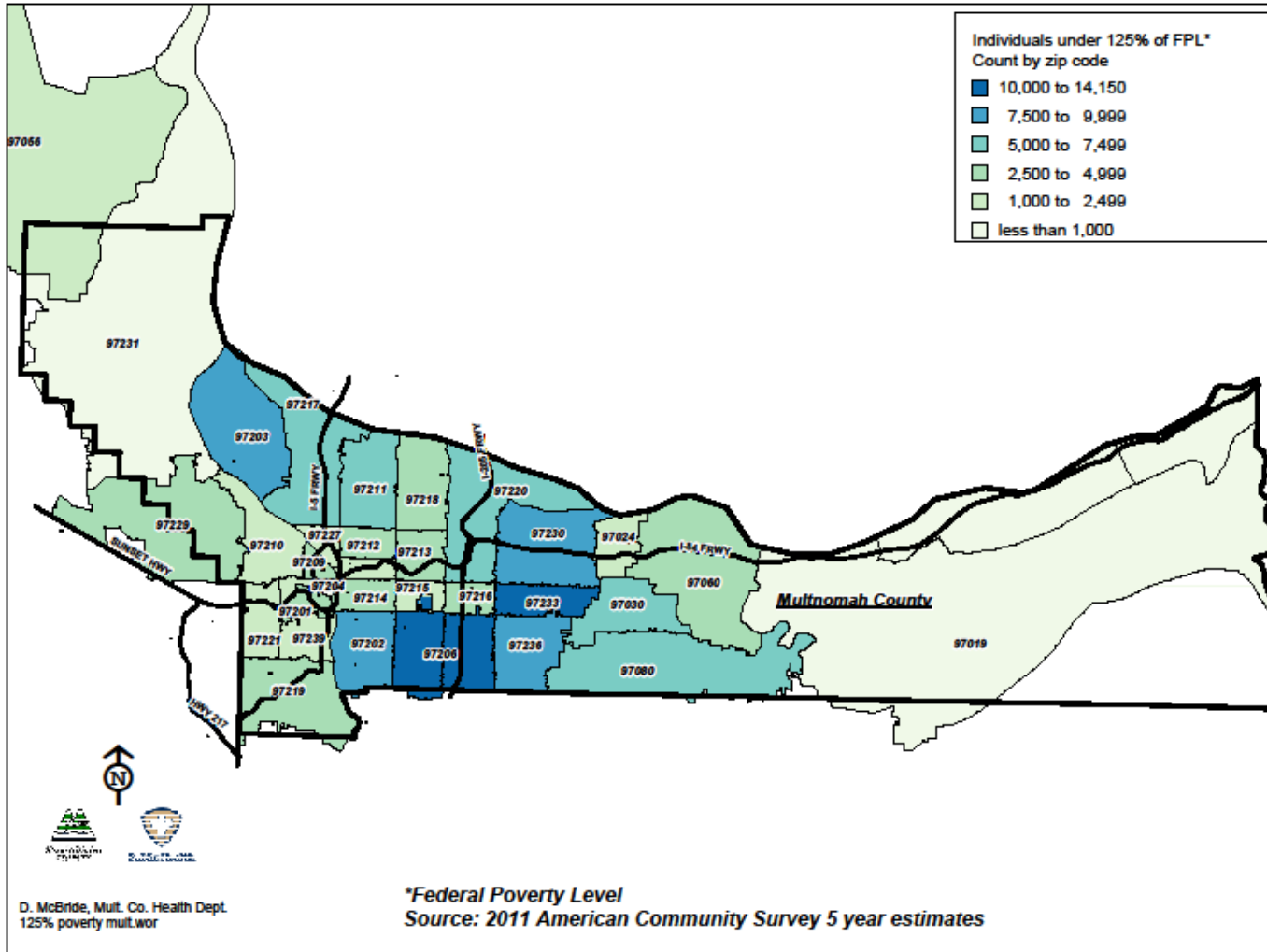
ACA AND CRA

Hospitals	Financial Institutions
Access, alternative delivery systems	Multifamily affordable housing developments
Wellness campaigns	Workforce development
Life skills training	Financial education at LMI schools
Small business	Innovative lending – assistive technology

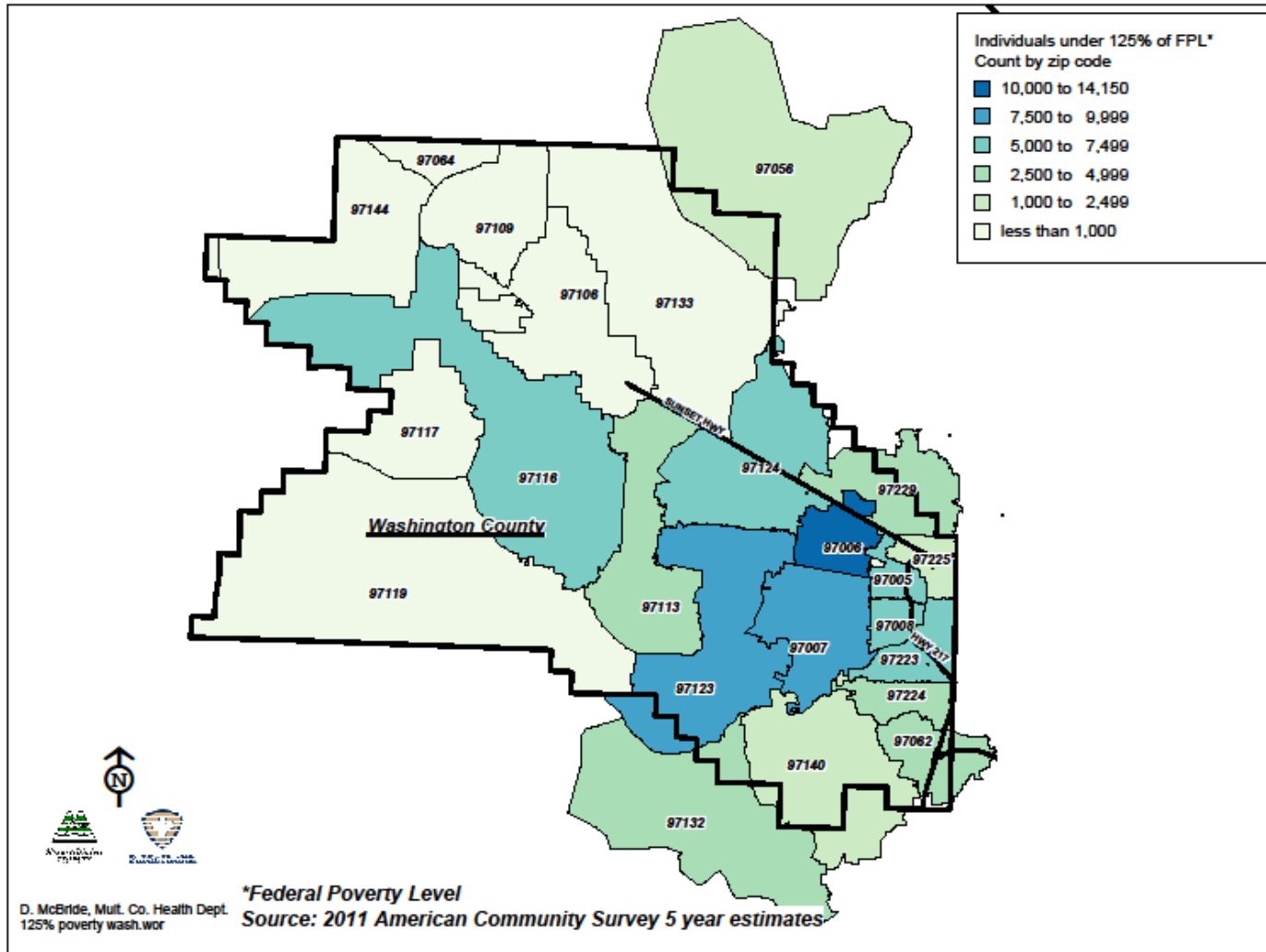
CLARK COUNTY 125% POVERTY LEVEL



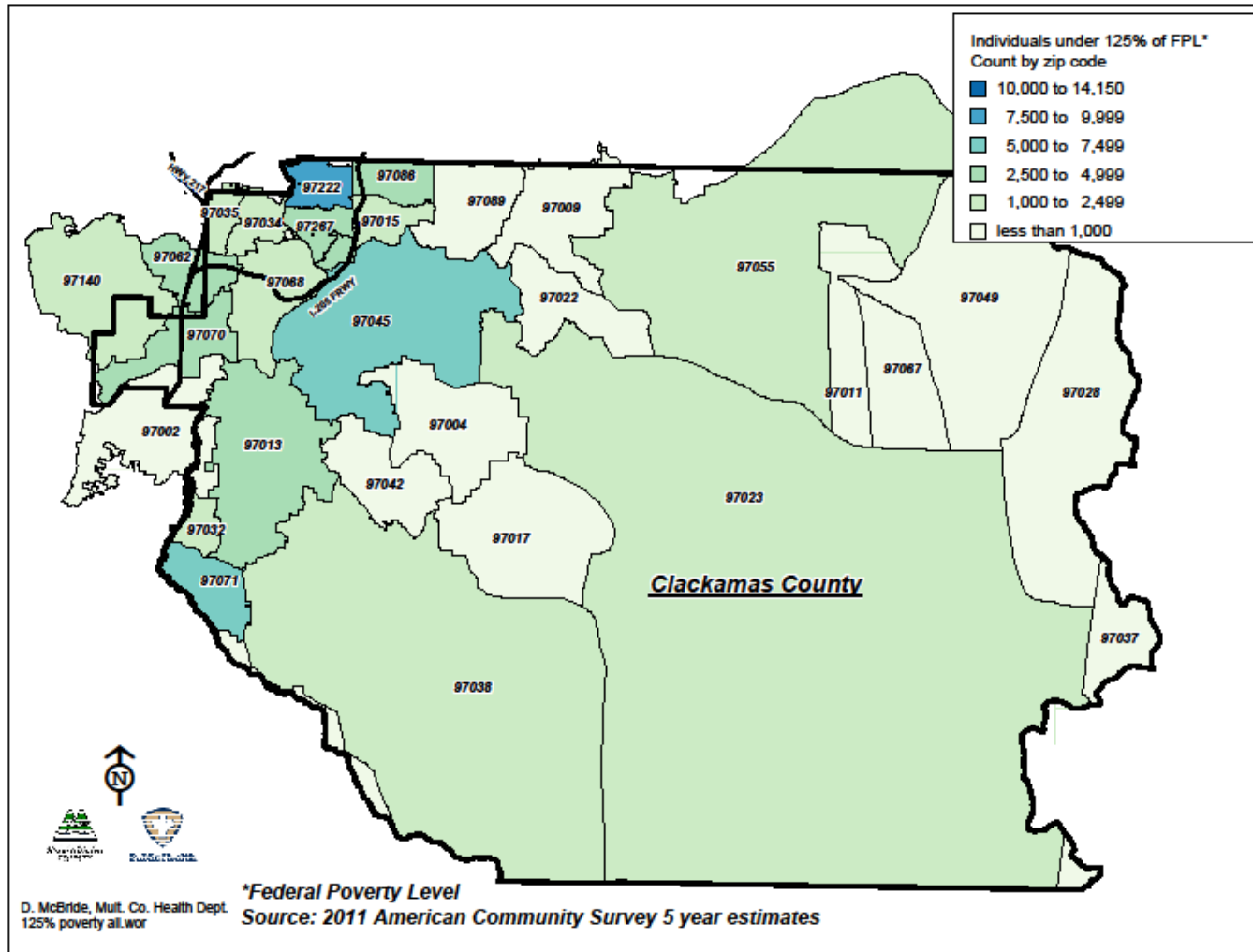
MULTNOMAH COUNTY 125% POVERTY LEVEL



WASHINGTON COUNTY 125% POVERTY LEVEL



CLACKAMAS COUNTY 125% POVERTY LEVEL



NEXT STEPS

- Discuss how we can collaborate to promote better health outcomes
- Determine what other organizations should be involved
- Develop a strategy that include a wide range of organizations (agencies, hospitals, nonprofits, foundations)
 - Identify shared values and common interests
 - Understand community needs and objectives

->Next steps in your community

COMMUNITY DEVELOPMENT & THE AFFORDABLE CARE ACT

PROPOSED CRA Q & A CHANGES

