



Where Health and Community Development Meet: Healthy Communities and the Federal Reserve



Reinventing Our Communities
September 22, 2016
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The views expressed here are my own and do not necessarily reflect the views of the Federal Reserve Bank of Richmond or the Federal Reserve System.

Healthy Communities and the Federal Reserve

Regional Collaboration

What Federal Reserve System (FRS) initiatives on health and community development exist across the nation?

Data-Driven Decision-Making

How has the FRS contributed to data-based knowledge-sharing about the intersection of health and community development?

Creating Connections

What future contributions can the FRS make to the ongoing efforts to impact individual health and well-being?

Community Development in the Federal Reserve System

Community Reinvestment Act (CRA) (1977):

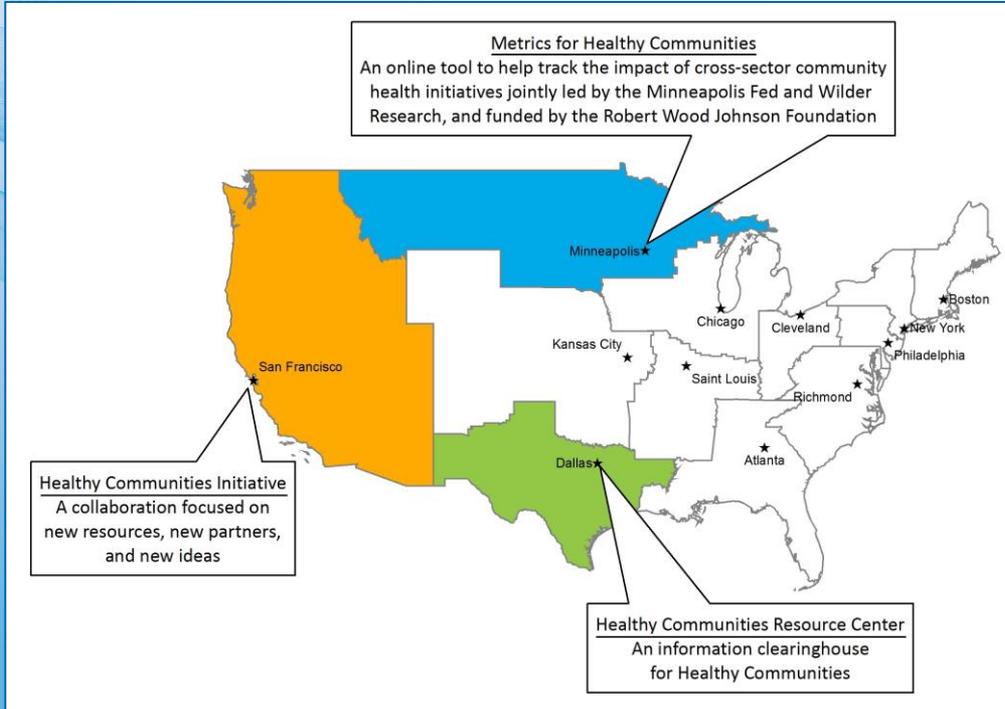
- Mandates regular review of depository institutions' lending in assessment areas to encourage lending in local communities, particularly those that are low- and moderate-income

Definition: CRA Assessment Area

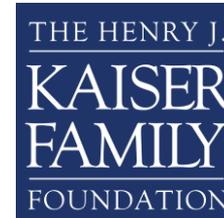
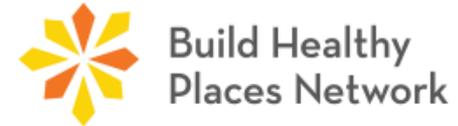
A financial institution-delineated geographic area based on the location of the institution's main office, branches, ATMs and primary area of loan origination. Assessment areas must not arbitrarily exclude low- and/or moderate-income communities.

- Mandates that each Federal Reserve Bank have a Community Development function

Major FRS Contributions to the Healthy Communities Initiative



Key Partners:



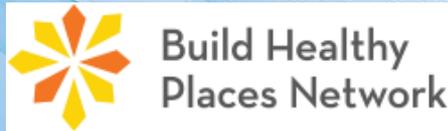
Wilder Research

Information. Insight. Impact.

Regional Collaboration

Data-Driven Decision-Making

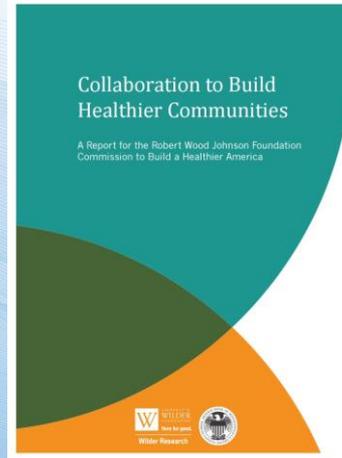
Additional FRS Contributions to the Healthy Communities Initiative



Build Healthy Places Network

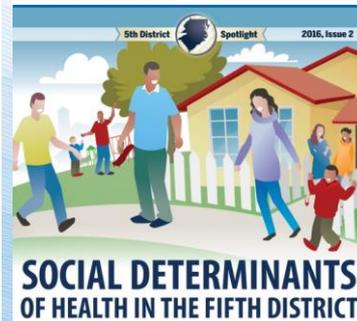
Federal Reserve Tackles Ties Between Poverty and Health

This short series features the place-based partnerships happening through the Healthy Communities Initiative.



The Converging Visions of Public Health and Community Development

Conference Summary



Regional Collaboration

Data-Driven Decision-Making

Creating Connections

Exploring Connections Between Health Initiatives and CRA

HEALTHY COMMUNITIES:
A Framework for Meeting CRA Obligations



"There is a symbiotic relationship between the health and resilience of a country's economy, and the health and resilience of a country's people. This publication is important because it provides strategic direction to financial institutions on how to invest in healthy communities, and how to communicate the value of these investments to stakeholders."

—Richard W. Fisher
President and CEO,
Federal Reserve Bank of Dallas

Some investment opportunities can both:

1. Help financial institutions fulfill their CRA obligation, and;
2. Help address disparate health outcomes in target communities by addressing social and environmental determinants of health.

Built Environment
Social Networks Clean Air
Healthy Food Transportation
Medical Care Clean Water
Early Childhood Development

Regional Collaboration

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Creating Connections

Exploring Connections Between Health Initiatives and CRA

The Affordable Care Act (ACA) established a two-stage Community Health Needs Assessment (CHNA) process that mission-driven 501(c)(3) hospitals must conduct at least once every three years.

Stage 1: Community Health Needs Assessment (CHNA)

A systematic evaluation of a population's health status that identifies key challenges and strategic assets in a community, including social, behavioral and environmental determinants of health.

Stage 2: Implementation Strategy

A strategy that details the organization's efforts to address the key challenges identified in the CHNA, and to propose additional action on needs that are not being addressed.

Regional Collaboration

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CHNA Process

Evaluate community conditions to identify needs and opportunities.

CRA Assessment Area Evaluation Process

How can the CHNA process and the process of evaluating CRA assessment areas be used in conjunction to identify and address health disparities?

Continuing the Conversation with Our Panelists

Regional Collaboration

Build Healthy Places Network

Data-Driven Decision-Making

South Side Health and Vitality Studies

Creating Connections

Block by Block and 100 Million Healthier Lives