



Health and Housing: Innovations In Practice

LISC Commitment to Addressing
Social Determinants of Health

Shai J Lauros
National Health Director





A baby growing up in the upper middle-class neighborhood of Murray Hill in New York City will likely live to be 85, while a baby growing up in East Harlem – only 5 miles north – will likely live to be 76.

Travel north 380 miles from there, and life expectancy drops even lower, down to 60 years of age for the neighborhoods of northeast Buffalo.

Pick almost any metropolitan area in our country, and you will find 10, 15 or 20 years' difference in life expectancies, depending on where people live.

Gaps similar to those in New York occur in Detroit, Trenton, Tulsa, Phoenix—and the list goes on. In America today, zip codes reliably predict how long one may live. Why? Because factors like educational opportunity, economic stability, neighborhood safety, availability of recreational facilities and access to fresh, healthy food overwhelmingly influence a person's well-being and health.

These are the issues LISC works to address, lifting people out of poverty and tackling the upstream social determinants of health to narrow – and eventually close – the life expectancy gap. In New York, we are digging in across the state – in rural areas, and in and around our two New York City offices of New York City and Buffalo.

LISC is an investor, capacity builder, convener, and innovator.



Pool public and private dollars

We raise funds from philanthropies, corporations and financial firms, federal, state and local governments and through the capital markets.

We also generate income from consulting, and lending services.



Work with local partners

Through a network of local offices and community-based partners across the country, we provide grants, loans, equity and technical assistance.

We also lead advocacy efforts on local, regional and national policy.



Support people and places

By investing in housing, businesses, jobs, schools, public spaces, safety, youth, health centers, grocery stores and more, we catalyze opportunities in communities nationwide.

Since 1979

\$18.6 billion invested



\$56.2 billion leveraged



S&P 'AA' Rating

LISC is the first CDFI to tap the general obligation bond market, with a \$100 million issuance in 2017

\$287 million

Total Net Assets

- Net worth has increased 48% in the past 4 years
- Closed on more than \$1.6 billion of debt transactions with No defaults
- Raised an average of \$123 million annually in grants over the past 3 years



366 fields and recreational spaces for more than 600,000 kids



87 financial opportunity centers serving 79,000 people over the last five years



376,000 affordable homes for more than a million people



430 schools and early childhood centers for 100,000+ students



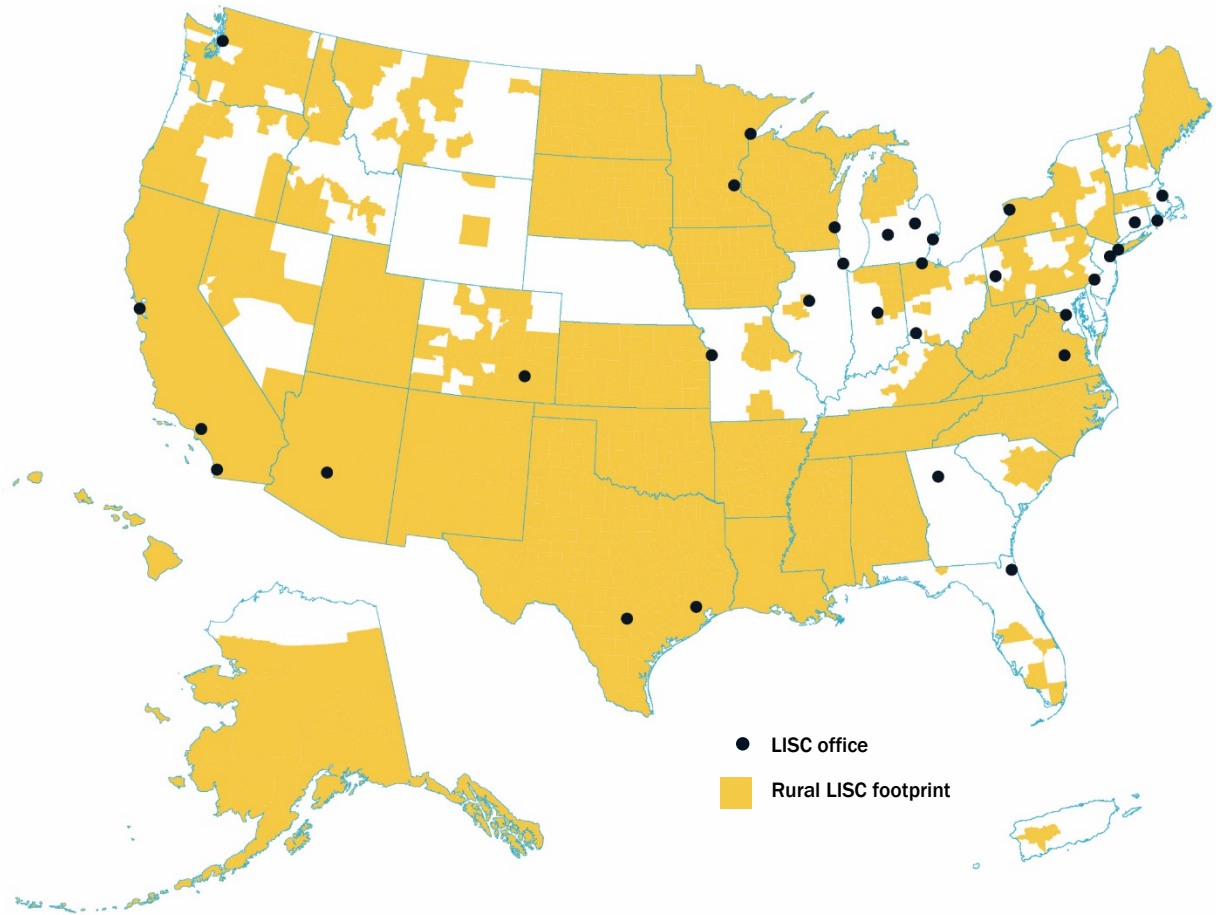
170 food and health-related projects serving thousands of families

Plus 100s of other retail, arts and community projects

Our Reach

Office Locations

Atlanta, GA
Boston, MA
Buffalo, NY
Chicago, IL (LISC, NEF, NMSC)
Cincinnati, OH
Detroit, MI
Duluth, MN
Flint, MI
Fowler, CO (Rural HQ)
Hartford, CT
Houston, TX
Indianapolis, IN
Jacksonville, FL
Kalamazoo, MI
Kansas City, MO
Los Angeles, CA
Milwaukee, WI
Minneapolis/St. Paul, MN
New York, NY
Newark, NJ
Peoria, IL
Philadelphia, PA
Phoenix, AZ
Pittsburgh, PA
Providence, RI
Richmond, VA
San Antonio, TX
San Diego, CA
San Francisco, CA
Seattle, WA
Toledo, OH
Washington, DC



2,000 Partners

Our national network includes nonprofits, businesses and government agencies in both rural and metropolitan areas

Our Comprehensive Approach



Empower people

- Job skills training & career development support
- Financial coaching
- Educational facilities
- Investments in access to healthcare, healthy food & recreation



Transform places

- Preservation & construction of affordable housing
- Commercial, industrial & community facilities & district development
- Creative placemaking
- Transit oriented development
- Stewardship of sustainability & disaster resiliency
- Community / law enforcement partnerships



Support enterprises

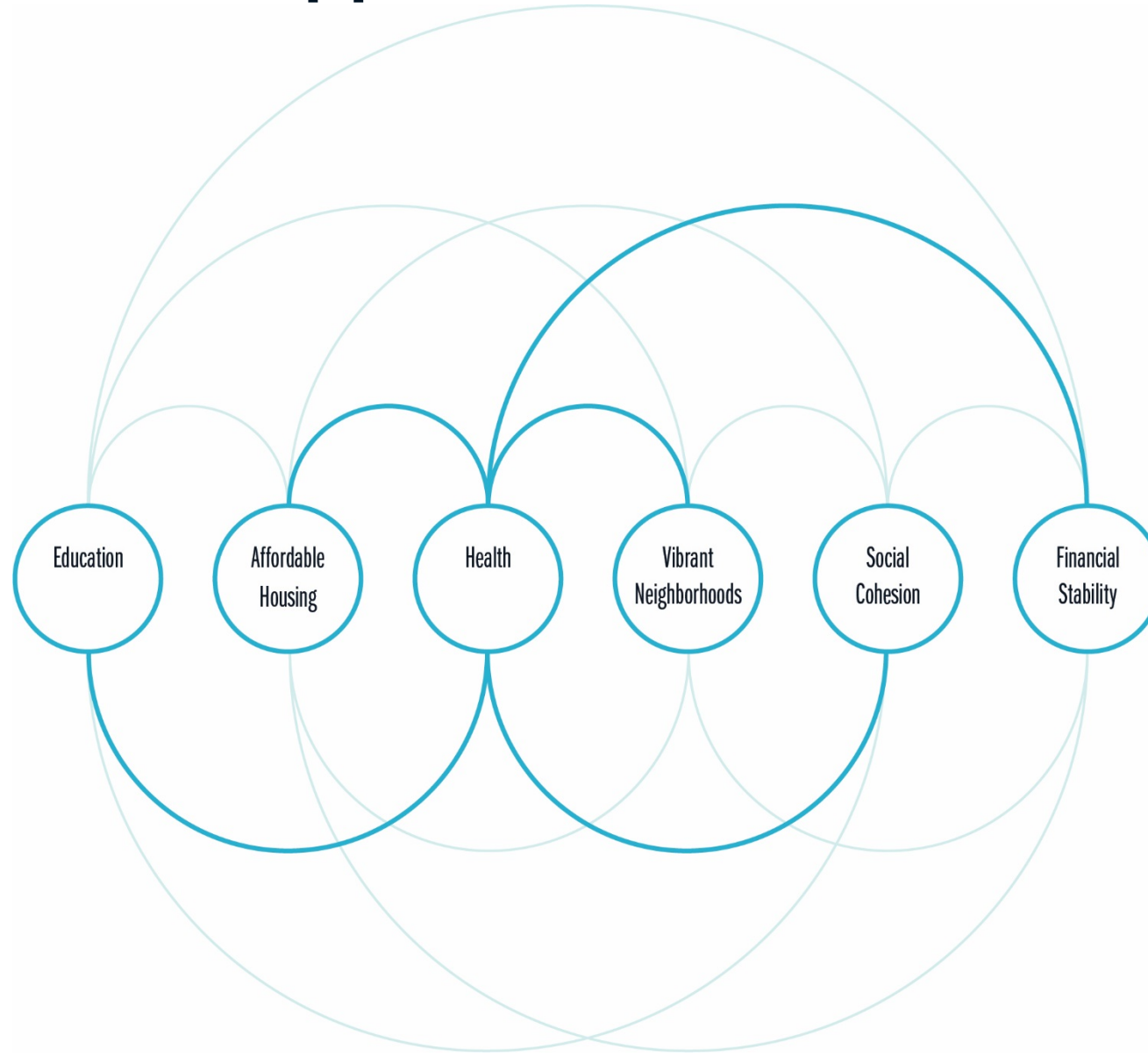
- Small business lending & coaching
- CBO capacity building
- Leadership development
- AmeriCorps deployment



Drive systems innovation

- Resource advocacy & coalition building
- Partnership facilitation across sectors
- Advocacy to increase protections, change policies & practices at national, state & local levels

Our Comprehensive Approach



Health + Affordable Housing

How it's connected

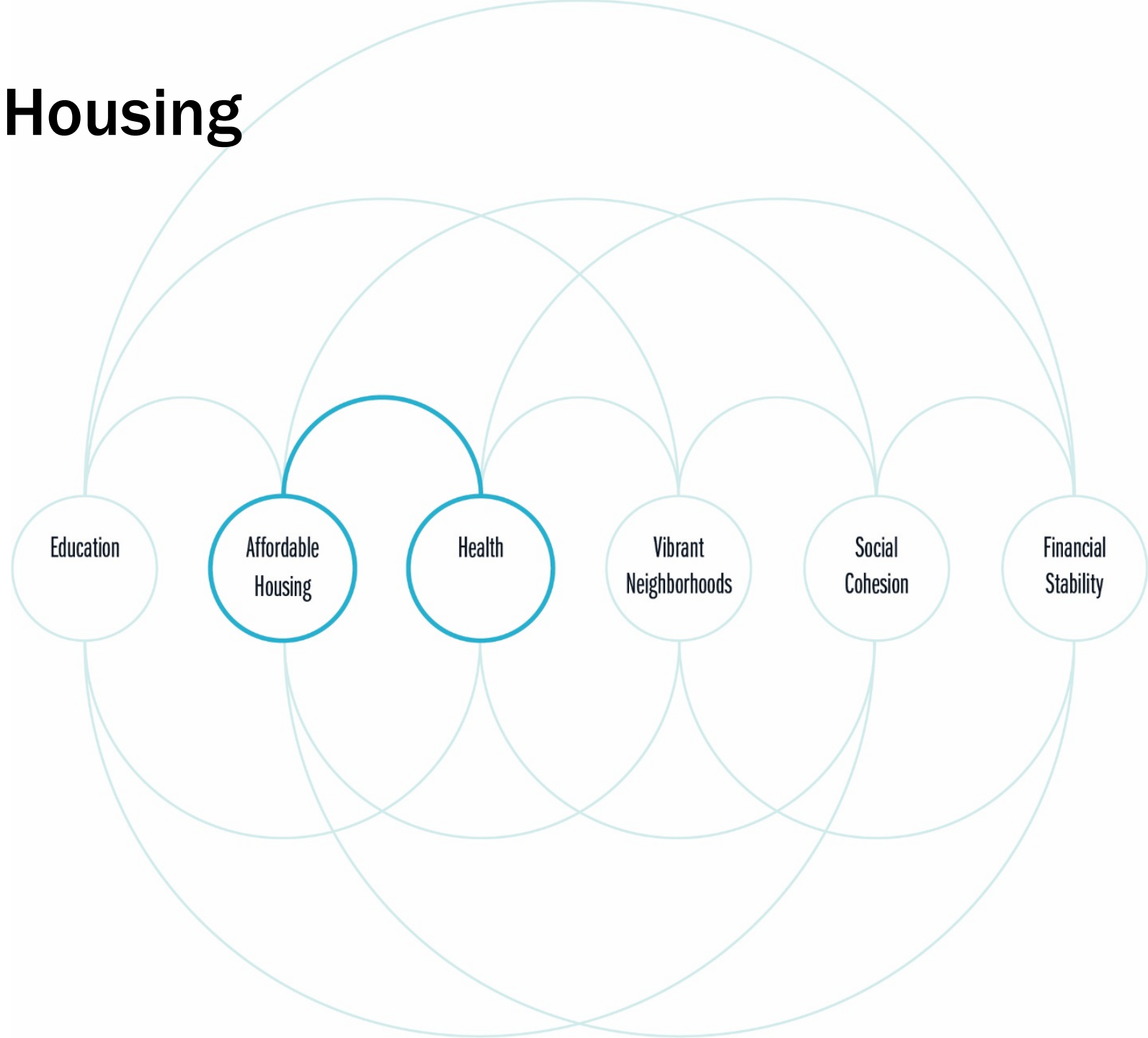
Homelessness, housing costs and deteriorated conditions lead to physical and mental health issues.

What that looks like

Poor housing quality and indoor air impacts respiratory health.

The stress of housing instability impacts immune functionality and chronic disease incidence.

Homelessness affects all physical and mental facets of health, and often results in high ER utilization rates.



Affordable Housing & Health Impacts

Outputs (1-3 years)

Outcomes (3-5 years)

Results (5-10 years)

Neighborhood conditions

Create neighborhood opportunities (education, jobs, health care)
Reduce crime and violence

- # of individuals living in neighborhoods of opportunity

- Increased access to transportation, parks and recreation, quality schools, good jobs, healthy foods, and medical care

- Reduction in chronic disease, injury, respiratory disease, mortality, and poor mental health.

Stability

Implement policies to reduce forced moves
Increase the supply of affordable housing

- # of individuals and families stably housed.

- Reduced violent and abusive living situations
- Increased resources for food, utilities, medical care
- Increased employment for adults
- Improved school performance for children

- Improved birth outcomes
- Reduced diabetes
- Reduced anxiety, depression
- Reduced malnutrition

Quality

Relieve crowded conditions and provide safe and healthy housing free from exposures to environmental hazards

- # of affordable housing units created

- Increased access to safe and healthy housing

- Reduced injuries, asthma, neurotoxicity, cancer, cardio vascular disease
- Improved mental health

Housing Quality and Stability: Health Partnerships

Collaborative service delivery model for home repair and weatherization.

Goals

- Make low-income homeowners' houses safer, healthier, and more efficient
- Improve the neighborhood's older homes
- Preserve affordable homeownership
- Beautify blocks

Convener

- LISC

Repair

- Habitat for Humanity Philadelphia
- Rebuilding Together Philadelphia

Community Engagement

- Mount Vernon Manor CDC
- People's Emergency Center

Research & Evaluation

- Drexel University School of Public Health



Health Financing Housing: Housing Affordability

In 2018, LISC NYC launched a year-long planning process supported by the NYS Health Foundation, to develop a program that combines housing services and health care in new ways to support the evolution and collaboration of these two sectors.

Through this initiative LISC NYC is working with

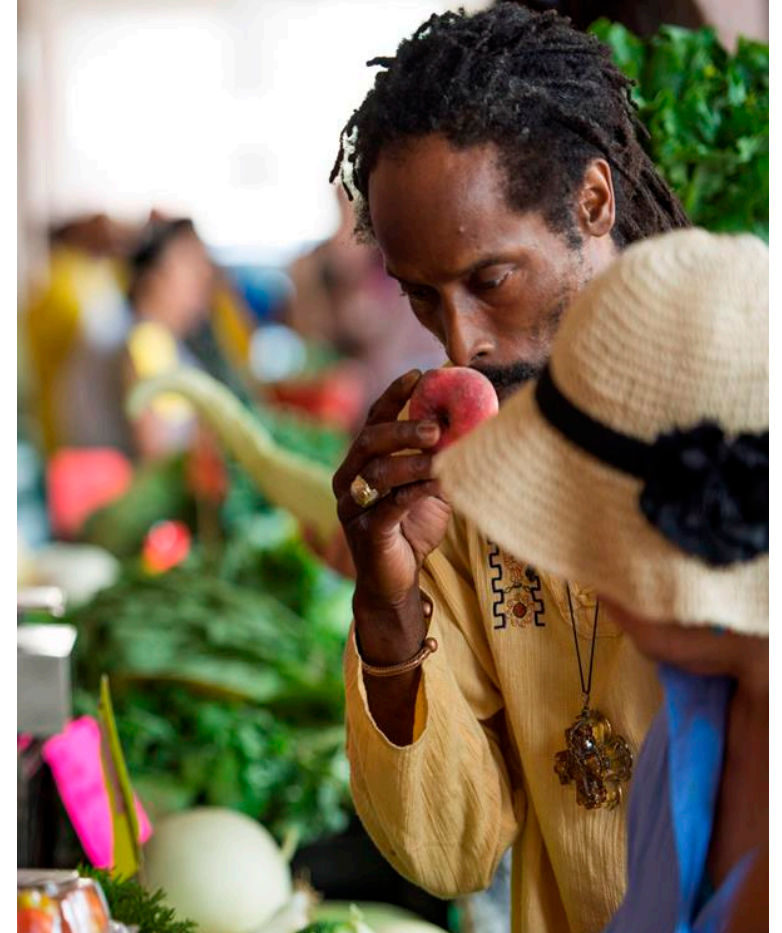
- Performing Provider Systems
- Managed Care Organizations
- Community Based Organizations
- Government Organizations
- Outside Program Evaluators



Medicinal Housing: Treatment of Chronic Disease(s)

The goals of LISC NYC's work with these partners in the NYS Health Foundation initiative are to:

- Implement a pilot initiative which provides home-based asthma intervention services with Community Health Workers.
- Improve referral pathways from health care providers to CBOs to address social determinants of health needs.
- Create a sustainable value-based financing mechanism to support diverse CBO strategies to improve health outcomes.



Housing and Health Investment: Leveraging Innovation Funds for Impact

Healthy Futures Fund

A \$200 million initiative to improve community health by encouraging collaboration between healthcare providers and community development organizations.

Multi-sector investors:

- Kresge Foundation
- Morgan Stanley
- Dignity Health

Projects that address multiple social determinants of health through:

- Quality affordable housing
- Health centers
- Grocery stores
- Community facilities and social services

Impacts:

- 137,635 Total Patient Capacity
- Deployed more than \$86 million in federal New Market Tax Credits
- Developed 301,133 Square Feet of Clinic Space
- Created 626 units of affordable housing
- Deployed more \$66.9 million in Low Income Housing Tax Credit Net Equity.

Healthy Futures Fund: Conway Center

Washington, DC:

So Others Might Eat (SOME) developed the site to combine supportive, affordable housing for homeless families, SOME Center for Employment training, afterschool programming (green roof and children's playground), NFP office space, retail, and health care - with Unity Health Care as the FQHC tenant. The facility is located in a transit hub.

LISC provided over \$34 million to the \$90 million project, including:

- \$21.3 million in New Market Tax Credits for the commercial space and transitional housing
- \$13.5 million New Market Tax Credits for the health center via the Healthy Futures Fund
- \$1.7 million in construction loans and \$75,000 in operating grants for the medical facility

Impacts:

The new site will provide primary medical care, including pediatric and women's health, dental care, behavioral health, substance abuse, HIV treatment, and a pharmacy along with housing and job training.

- 182 units affordable supportive housing, 20 units substance abuse treatment
- 5,200 new patients served
- 2,100 square feet of retail space and program space



Housing Affordability and Resiliency

LISC Buffalo is leveraging its partnerships to support a local program working with the University of Buffalo School of Architecture and Planning, local affordable housing providers, the Great Lakes Climate Adaptation Network, local energy experts and community based stakeholders to address the lack of climate smart affordable housing.

To meet local housing need, this program will:

- Develop a series of digital, open source, in-fill housing designs
- Construct at least 2 prototypes
- Explore the viability of developing local modular construction



NYS Attorney General Zombie Remediation

LISC has supported two separate rounds of the *Zombie and Vacant Remediation Prevention Initiative* for New York State

A Zombie property is typically a one-to-four-family house, with a mortgage lien that is stuck in the foreclosure process. A Vacant property, on the other hand, is any one-to-four-family house that is not occupied for any reason, including the owner's abandonment or death.

Using funds from bank settlements, LISC has supported a NY statewide program to address, rehab and prevent Zombie and Vacant properties since 2017.

Zombie and vacant properties impact individual and community health in myriad ways. They are subject to damage from weather, scavenging, squatters and criminal activity. The resulting deterioration can render them nuisances or worse, negatively affecting the health of the neighboring communities that they are in.

LISC will draw on its experience supervising the previous zombie grant pool to help cities, towns and villages make the most of this second round



2.87 million

Foreclosed properties nationwide in 2010

\$12.6 million

In LISC funding for the 1st round of project in 2017

76

Cities, towns and municipalities across NYS supported

\$9 million

In LISC funding for the 2nd round of the project launching in 2019



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