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# LIVE WEBINAR

## COMMUNITY VOICE IN IMPACT INVESTING

**04/06**



MISSION INVESTORS EXCHANGE



You are currently muted by default



Please use the Questions box on your control panel to ask questions throughout the webinar.



There will be a survey at the end of the webinar. Your feedback will help us to better our programming



This webinar is being recorded

We are live tweeting from @MissionInvest & #MIElive!

# SPEAKERS



GIL ALVARADO  
Vice President of  
Administration and Chief  
Financial Officer  
Sierra Health Foundation  
@SHFCalifornia



MICHAEL CARROLL  
Director, Lending and  
Housing  
Rural Community  
Assistance Corporation  
@RCACorg



JOE DURAN  
Executive Vice  
President  
Self-Help Federal  
Credit Union  
@SelfHelpFedCU



LISA RICHTER  
(MODERATOR)  
Managing Partner  
Avivar Capital  
@AvivarCapital



LESLIE WATSON  
Analyst, Community  
Grants, Investments &  
International Health  
Dignity Health  
@DignityHealth

# NEEDS ASSESSMENT: RURAL COMMUNITIES

17%

of total population  
(49 million people; official poverty rate > metro)

2/3

of the nation's 3,142 counties,  
nearly two thirds are rural

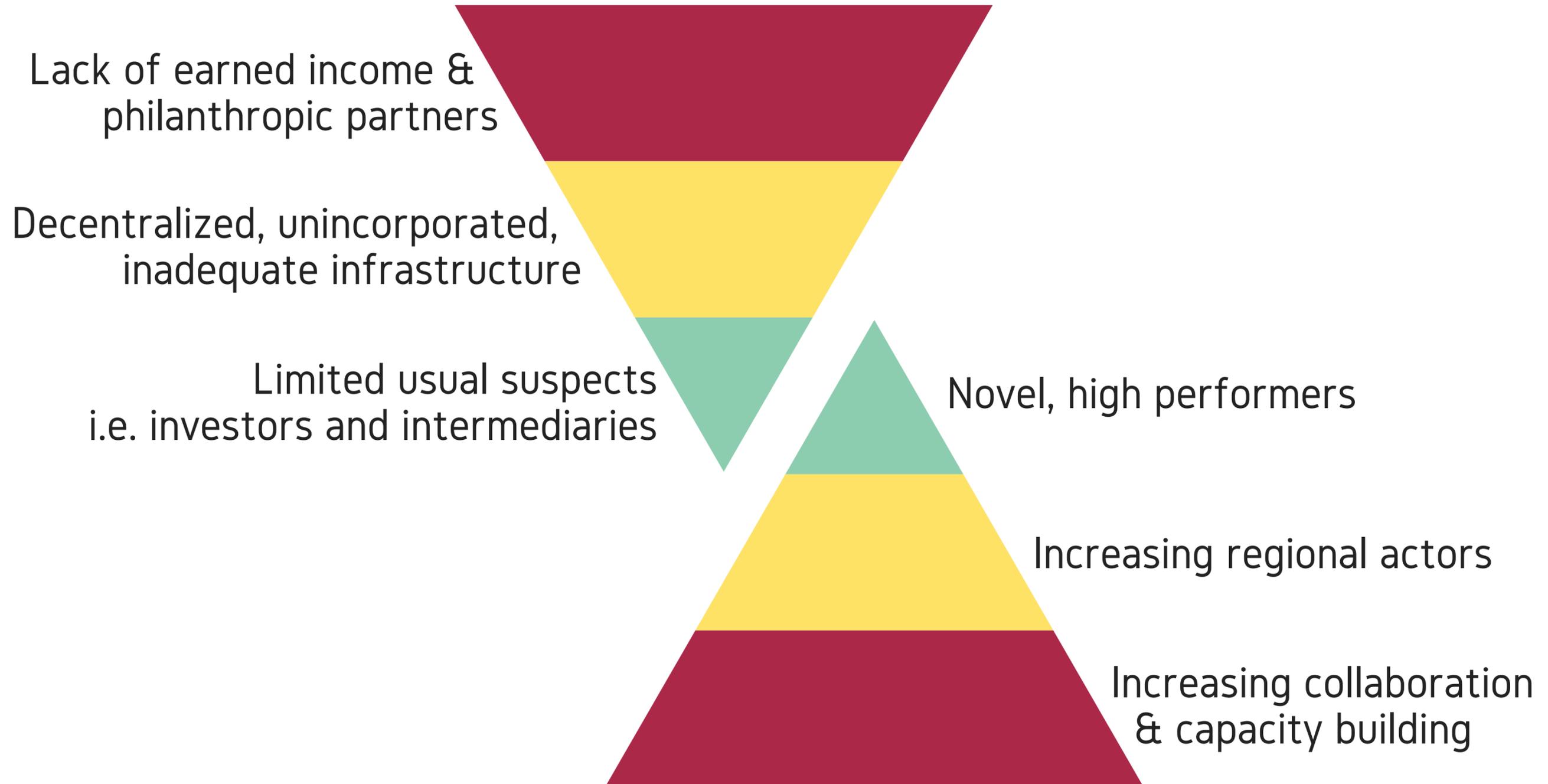
75%

of total land area

# EPA TYPOLOGY

1. Gateway communities
2. Resource-dependent communities
3. Edge communities
4. Traditional main street communities
5. Second home and retirement communities

# CHALLENGES & OPPORTUNITIES



A word cloud featuring various terms related to community engagement and participation. The words are arranged in a layered, overlapping fashion. The most prominent words are 'Community voice' and 'Community engagement', both in a large, dark red font. Other significant words include 'Agency' (black), 'Resident voice' (red), and 'Resident engagement' (black). Smaller words in various colors (green, brown, black) include 'Trust', 'Inclusiveness', 'Grassroots', 'Leadership', 'Equity', 'Transparency', 'Representative', 'Survey', 'Process', 'Participation', 'Grassroots', 'Time', 'Team', and 'Ownership'.

Inclusiveness  
Agency  
Trust  
Grassroots  
Leadership  
Resident voice  
Equity  
Transparency  
Representative  
Community voice  
Survey  
Process  
Participation  
Grassroots  
Time  
Community engagement  
Team  
Resident engagement  
Ownership

## The Spectrum of Community Engagement

INCREASING IMPACT ON DECISION-MAKING				
INFORMING	CONSULTING	INVOLVING	COLLABORATING	EMPOWERING
Providing balanced and objective information about new programs or services, and about the reasons for choosing them. Providing updates during implementation.	Inviting feedback on alternatives, analyses, and decisions related to new programs or services. Letting people know how their feedback has influenced program decisions.	Working with community members to ensure that their aspirations and concerns are considered at every stage of planning and decision-making. Letting people know how their involvement has influenced program decisions.	Enabling community members to participate in every aspect of planning and decision-making for new programs or services.	Giving community members sole decision-making authority over new programs or services, and allowing professionals to serve only in consultative and supportive roles.

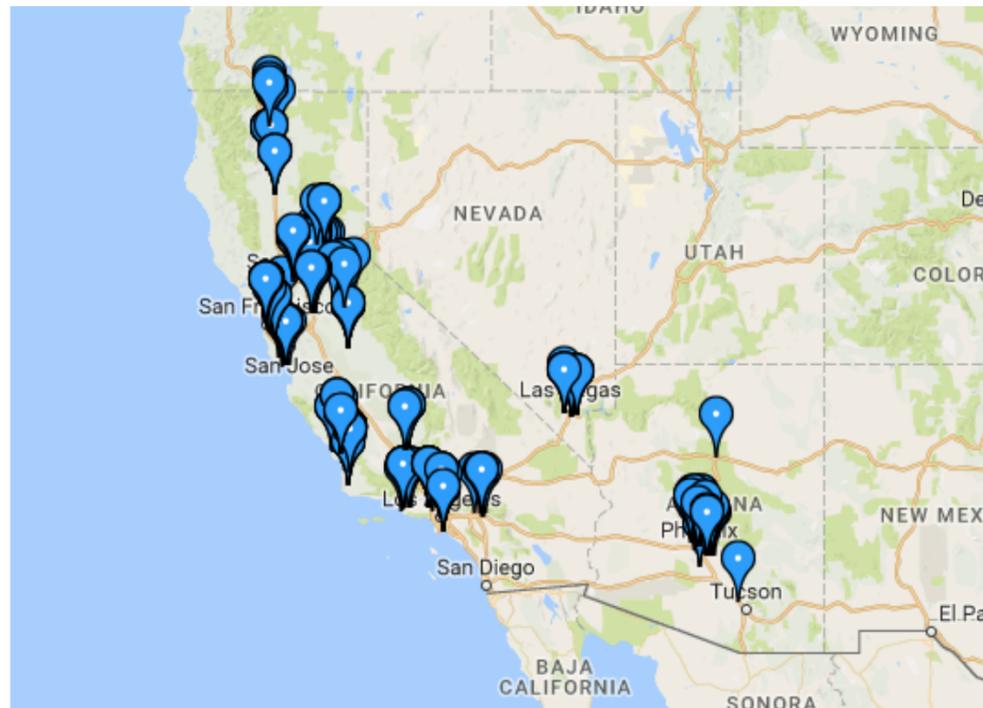
Adapted from the IAP2 Public Participation Spectrum, developed by the International Association for Public Participation.

Note: Engagement activities can include community surveys, neighborhood outreach projects, partnerships with grassroots organizations, public meetings, and efforts to select community representatives



09

# Dignity Health™



5th largest nonprofit hospital system in the U.S. serving California, Nevada, and Arizona

Largest hospital provider in California

39

hospitals

8,500

acute care beds

62,000

employees

9,000

active physicians

\$78mi

in community investments

# COMMUNITY HEALTH NEEDS ASSESSMENT

Data collected from local, county, and state sources to present social determinants of health

Preliminary list of significant health needs

Community survey and interviews with key community stakeholders and members

Identify additional community issues, solicit information on disparities among subpopulations

## DIGNITY HEALTH INVESTMENT IN THE CORPORATION FOR SUPPORTIVE HOUSING (CHS)

### Investments Between 2011- 2015

1. 5-Year Loan @ 2.5%	\$2,000,000
2. Total Grants	\$ 194,151
<hr/>	
Total Investment:	\$2,194,151



### CSH Financial Return to Dignity Health through 12/31/15:

1. 12/31/15	\$212,500 in interest pyaments
2. 12.31.15	\$875,254 in cost avoidance*
<hr/>	
Total Return:	\$1,087,754

### CHS's Total Social and Financial Benefit to Dignity Health as of 12/31/2015

Cumulative Interest Income:	12.4%
Total ROI to Date:	50%

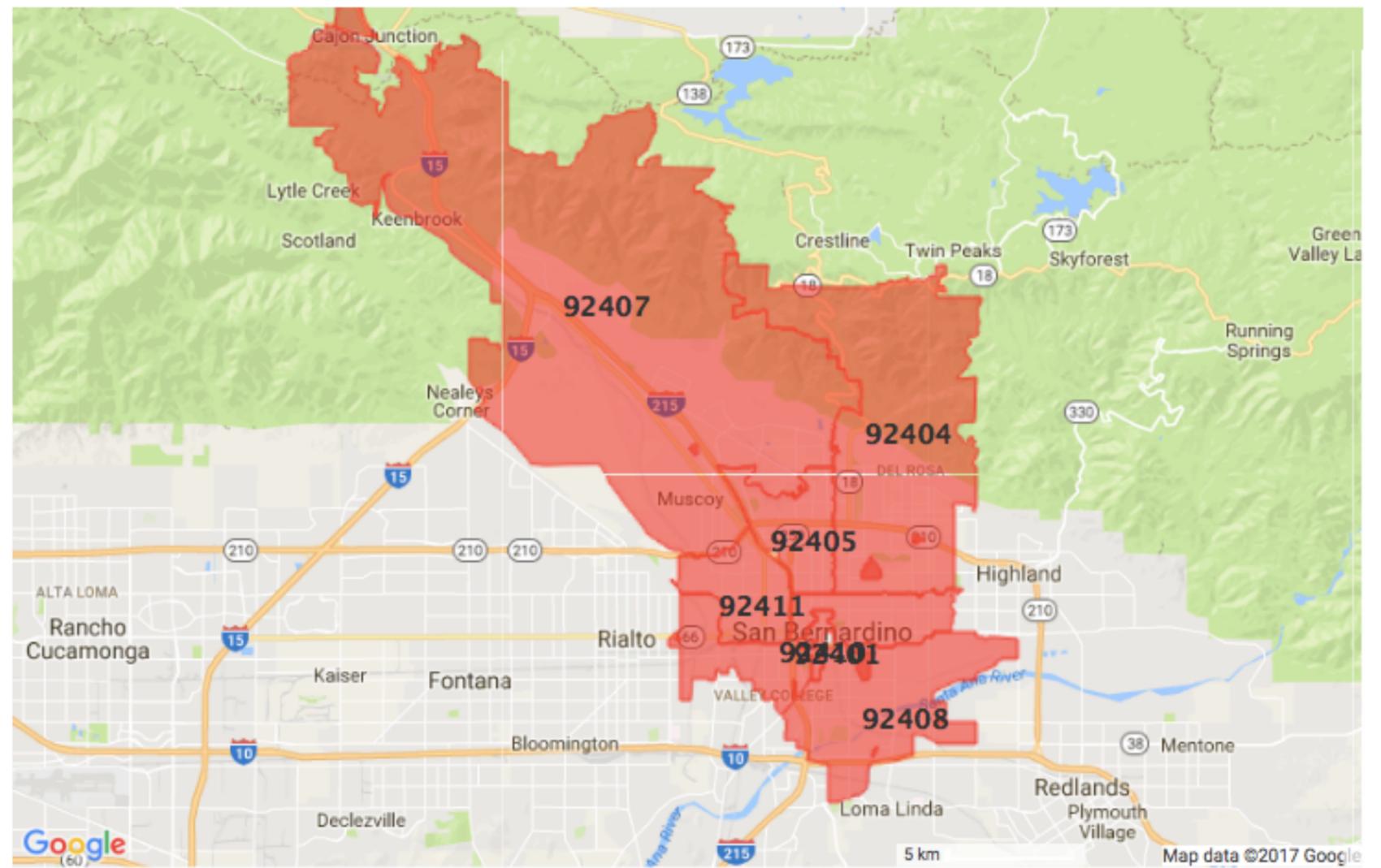


\*Cost avoidance both at California Hospital & Glendale Memorial

# COMMUNITY NEEDS INDEX (CNI)

CNI shows by zip code where there are areas of highest need based on income levels, demographics, and health status of the local population.

<http://cni.chw-interactive.org/>



Mean(zipcode): 4.9 / Mean(person): 4.8      CNI Score Median: 5      CNI Score Mode: 5

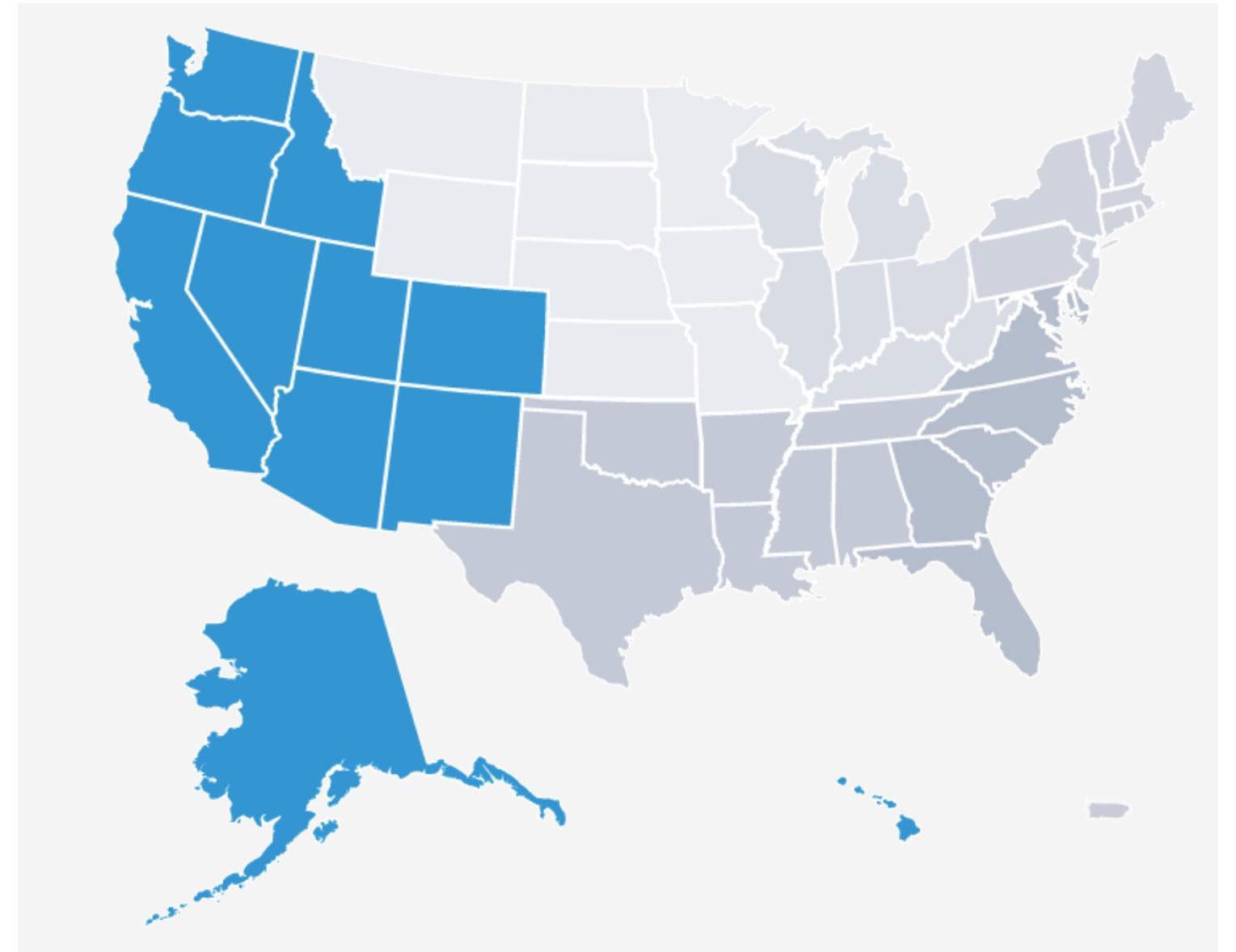
Zip Code	CNI Score	Population	City	County	State
92401	5	2161	San Bernardino	San Bernardino	California
92404	5	59490	San Bernardino	San Bernardino	California
92405	5	29672	San Bernardino	San Bernardino	California
92407	4.4	62807	San Bernardino	San Bernardino	California
92408	5	15228	San Bernardino	San Bernardino	California
92410	5	51463	San Bernardino	San Bernardino	California
92411	5	26482	San Bernardino	San Bernardino	California

# RURAL COMMUNITY ASSISTANCE CORPORATION



RCAC is a certified CDFI serving a range of rural financing needs throughout 13 western states.

As part of the Rural Community Assistance Partnership, RCAC is one of six regional organizations that serve small rural water systems across the United States.



# RURAL COMMUNITY ASSISTANCE CORPORATION



153,000 public water systems in the US

400 billion gallons of water used in the US each day



1 millions miles of water pipeline and aqueducts in the US and Canada, enough to circle the earth 40 times



## SMALL SYSTEMS MATTER

51,000

public water systems are community water systems

92%

of community systems are small, serving less than 10,000 people

55%

of those systems serve fewer than 500 people

# CALIFORNIA'S DRINKING WATER CRISIS



Each year, **over one million Californians are exposed to unsafe drinking water** from the taps in their homes, schools, churches, parks, and community centers.



As many as **1,688 California public schools** were impacted by unsafe drinking water between 2003 and 2014.



Water systems serving predominately **Latino and low-income communities** have disproportionately **high** occurrences of **arsenic and nitrate contamination**.



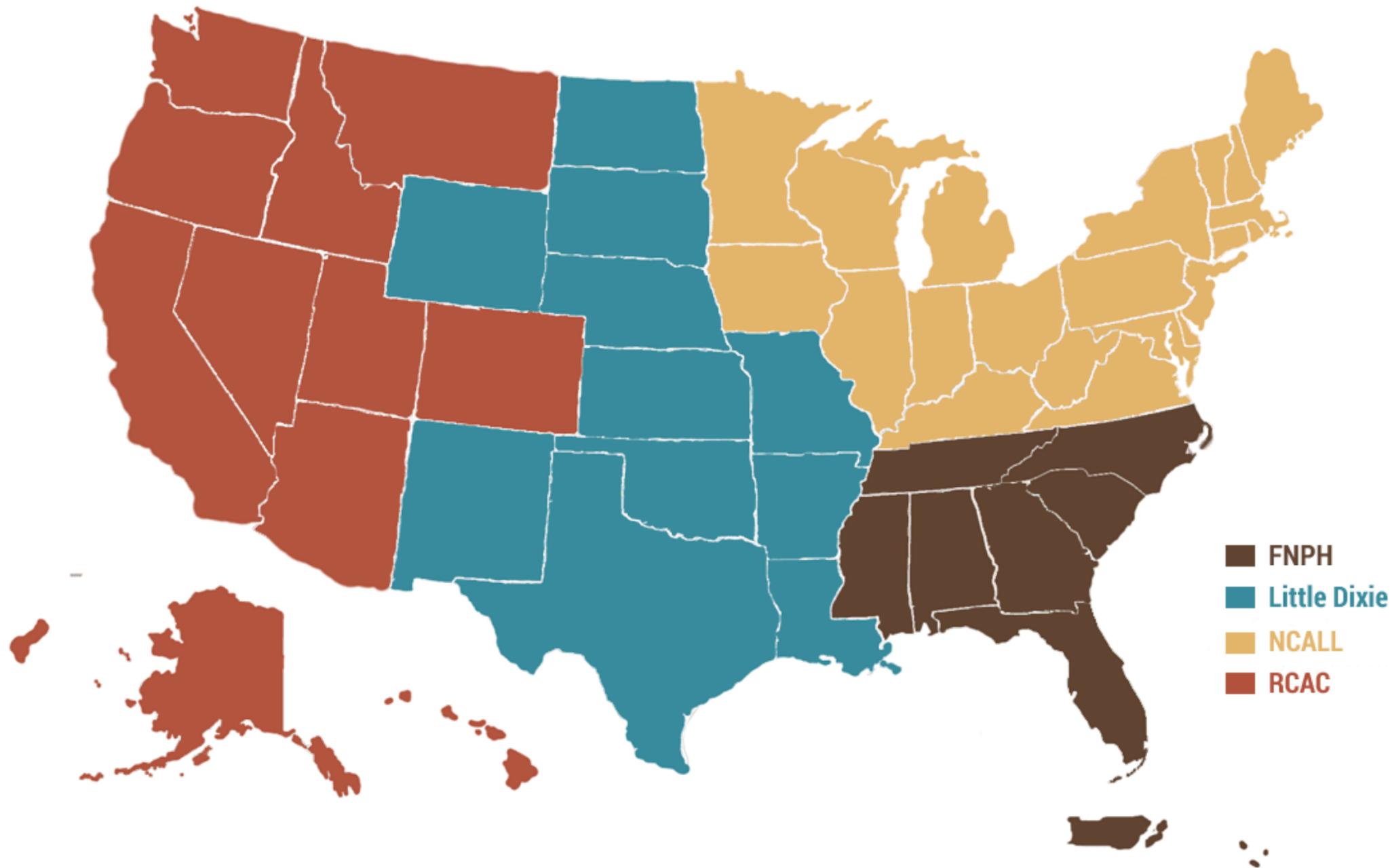
Some families **pay up to 10% of their monthly income just on water**.

Unsafe tap water can be found in nearly every county of the state, but **areas like the San Joaquin Valley are disproportionately impacted**.

The problem is both urgent and chronic. **296 small public water systems have been unable to supply safe drinking water to their communities for several years or even decades.**

In 2014, **432 public water systems in the San Joaquin Valley did not meet safe drinking water standards.**

# SELF-HELP HOUSING PROGRAM



The Mutual Self-Help Housing Program has helped low-income communities build 50,000 homes over the past 50 years.

RCAC is one of the four Technical & Management Assistance (T&MA) Contractors, who aid the participating organizations in implementing the program.

# FIND A SELF-HELP HOUSING PROGRAM NEAR YOU

[HTTP://SELFHELPHOUSINGSPOTLIGHT.ORG/FIND-A-PROGRAM-NEAR-YOU/](http://selfhelphousingspotlight.org/find-a-program-near-you/)





Currently serving 80,000 plus members with a focus on those who may be underserved by conventional lenders, including people of color, women, rural residents and low-wealth families and communities.





**FAMILY OF MEMBER-OWNED, MISSION-DRIVEN CREDIT UNIONS, A NONPROFIT LOAN FUND, AND A POLICY ADVOCACY ORGANIZATION**



# IMPACT OF SELF-HELP FEDERAL CREDIT UNION

## HOMEOWNERSHIP

\$262mi in home loans  
2,130 homeowners served

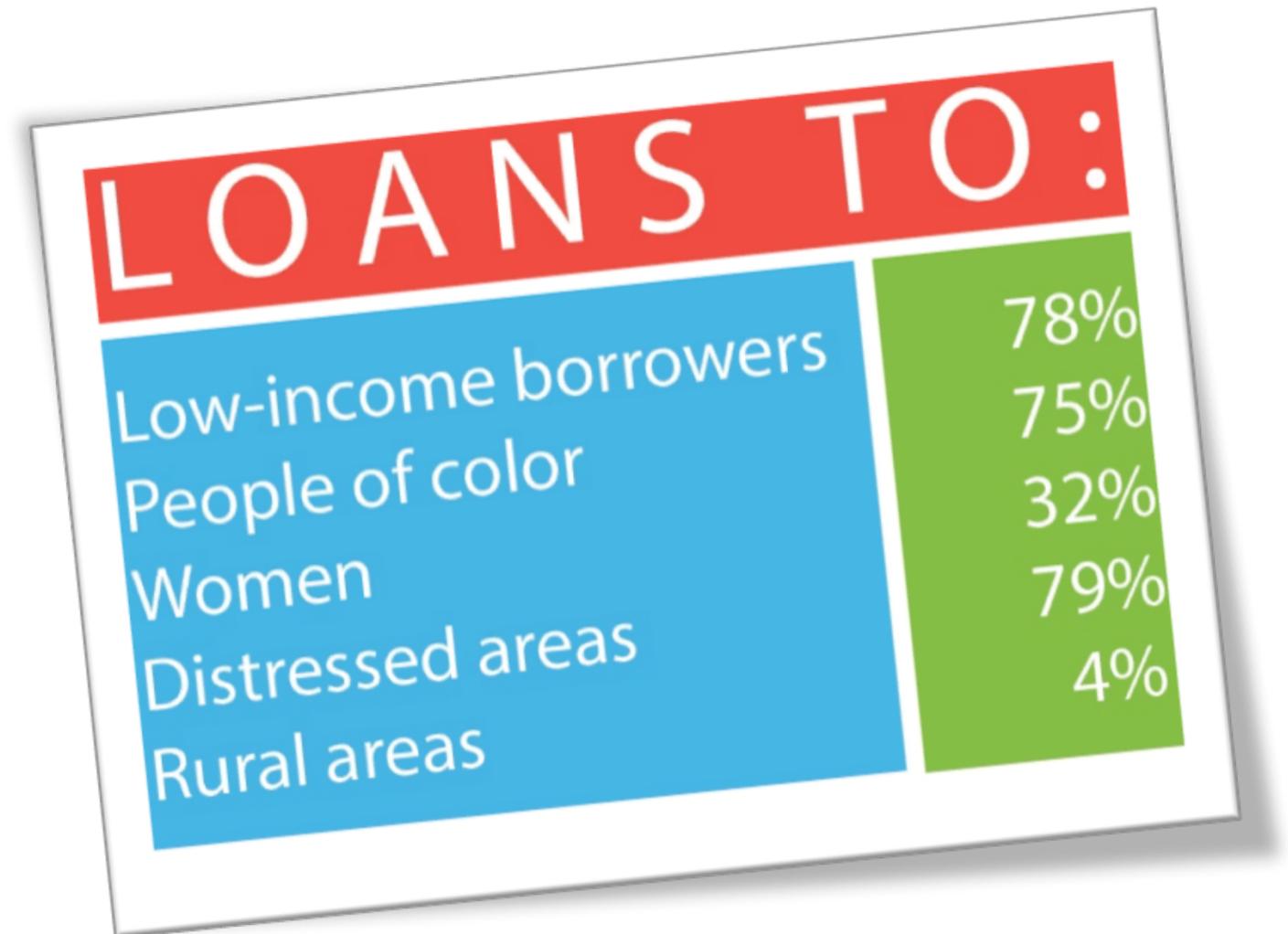
## CONSUMER LOANS

\$120mi in consumer loans  
21,200 borrowers served

## COMMERCIAL LOANS

\$84mi in commercial loans  
36 business projects

ASSETS rapidly approaching \$1 billion



# SELF-HELP FEDERAL CREDIT UNION POPULAR PRODUCTS AMONG UNDERBANKED AND UNBANKED COMMUNITIES

- Fresh Start
- Checking
- ITIN Lending
- Financial Literacy
- Immigration Loans
- Remote Delivery



Our **Fresh Start Loan** can help you establish new credit or add a positive record to your existing credit history. As an added bonus, you earn dividends as you pay off the loan.

**Example:**

Secured loan amount:  
**\$500**

Terms:  
**12 months**

Monthly payment:  
**\$42.61\***

APR\*\*:  
**4.10%\*\***

Total interest for the year:  
**\$11.22\***

**How it works**

- Apply for a loan.
- The loan funds go into a limited-access savings account.
- We report your loan repayment record to the credit reporting agencies.
- You pay off the loan within the time that you promised.
- You receive the full amount of the loan, plus dividends, upon full repayment.

**Loan features:**

- Borrow \$500 or \$1,000
- 6-24 month terms
- 4.10%\*\* fixed APR\*

\*Annual Percentage Rate  
\*\*Data as of March 2016.  
All rates subject to change without notice.

**Self-Help  
Federal Credit Union**  
Creating and protecting resources and economic opportunity for all

apply or for more information, visit any of our branches, call us at 877.369.2828 or go to self-helpfcu.org



# SELF-HELP FEDERAL CREDIT UNION IMMIGRATION LOANS

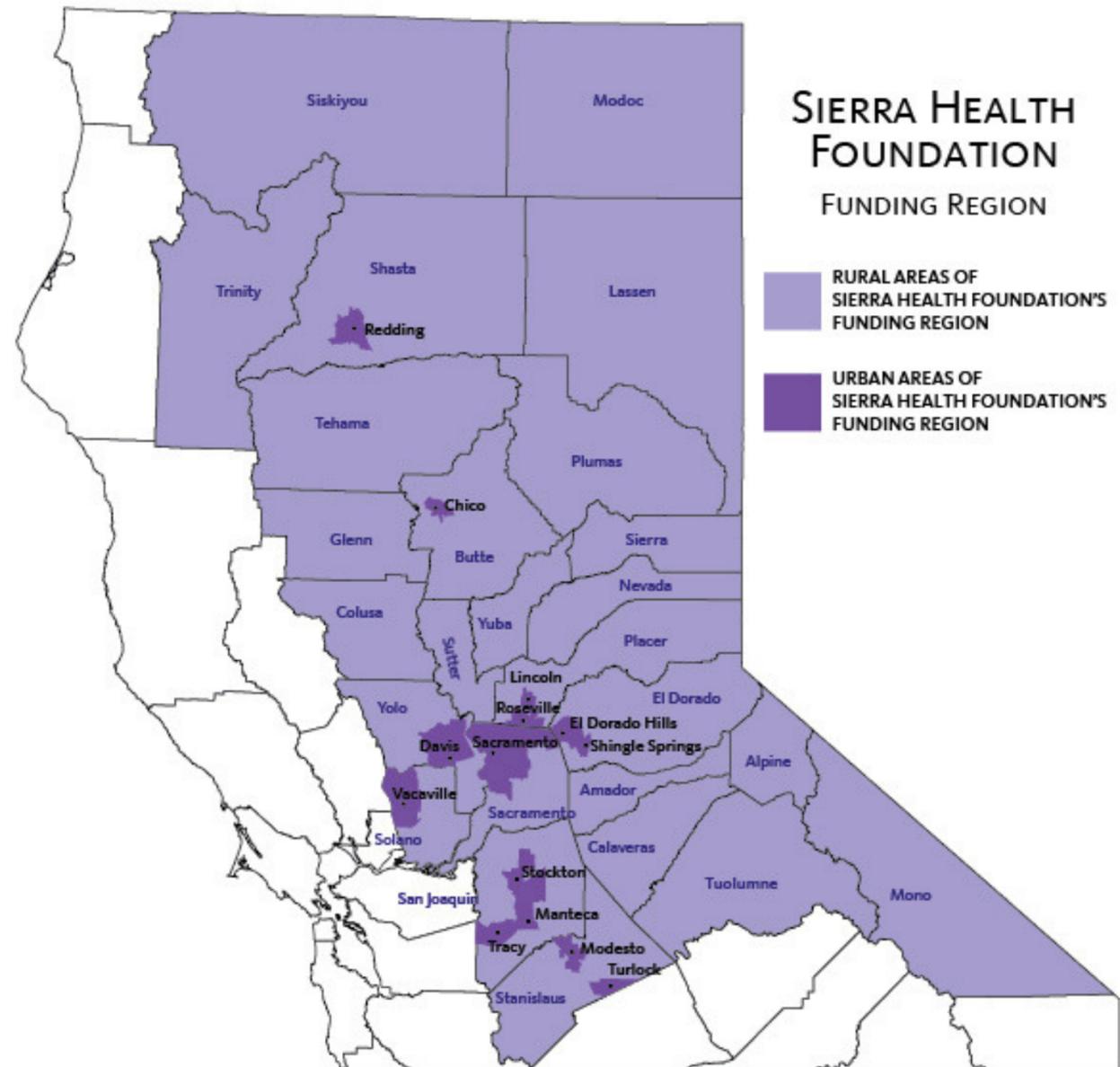
## CITIZENSHIP LOAN

An easy and affordable way to cover the cost of the naturalization application as well as some legal fees possibly associated with it.

## DACA LOAN

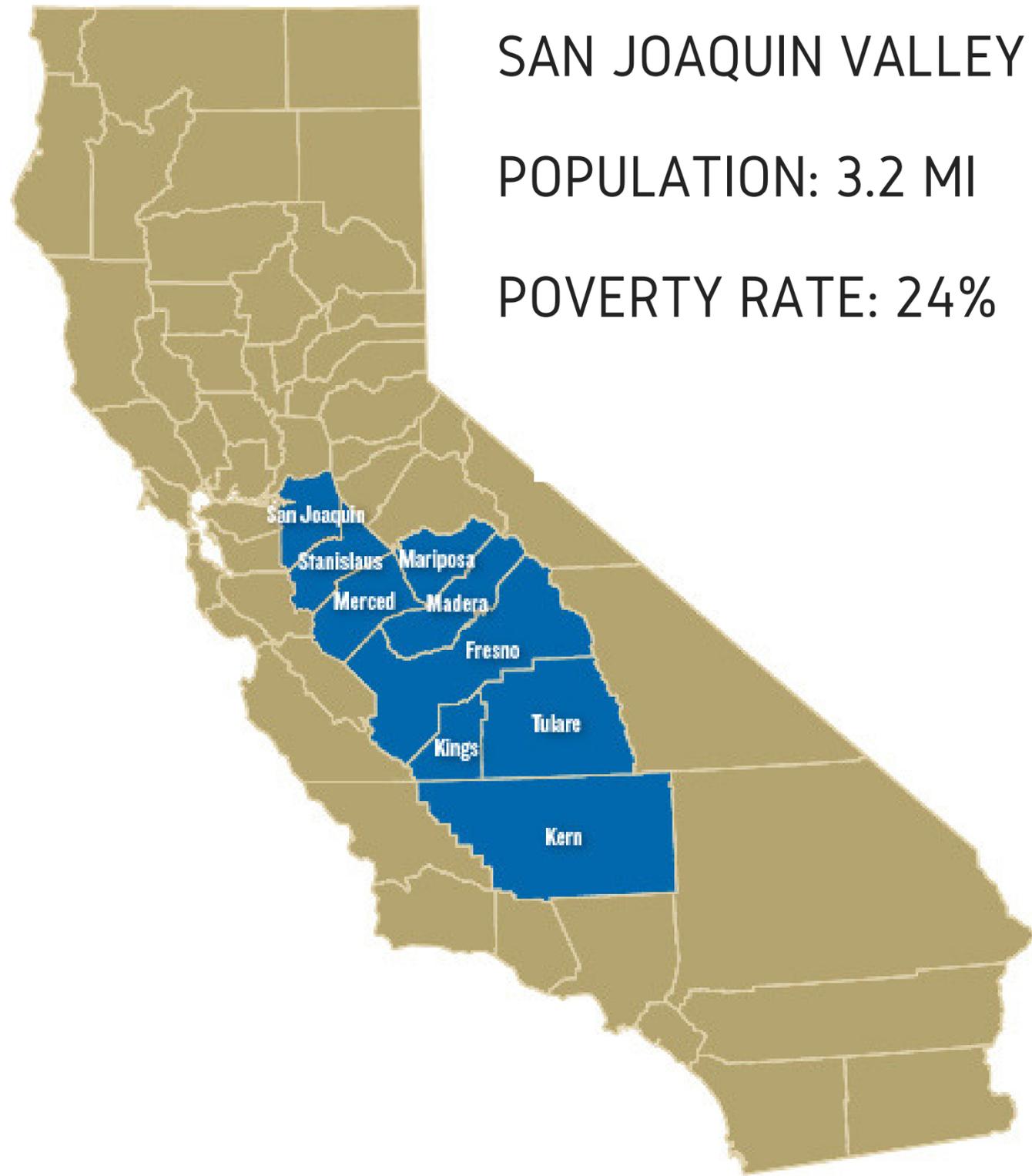
An easy and affordable way to cover the cost of the deferred action application and start building a positive credit history. This loan removes the financial barriers to gaining legal status and gaining a foothold in the financial mainstream.

# SIERRA HEALTH FOUNDATION



Sierra Health Foundation is a private philanthropy that forges new paths to promote health and racial equity in partnership with communities, organizations and leaders.

Sierra Health Foundation's funding region includes 26 counties in Northern California



49%

Hispanic/Latino

29%

under 18

40%

of children live in households receiving some form of public assistance

34%

of children live in households with household income below the federal poverty level

30%

of the adult population in the Valley does not have a high school diploma

Per capita income is nearly 30% below the state average

Lags coastal regions in federal and philanthropic grants and impact investment

# SAN JOAQUIN VALLEY HEALTH FUND

The Fund is managed by The Center, an independent 501(c)3 created by Sierra Health Foundation to serve as the fund's manager.

To make the San Joaquin Valley a healthier place to live, work and prosper by strengthening the capacity of communities and organizations to advance program, policy and systems change efforts that promote community health.

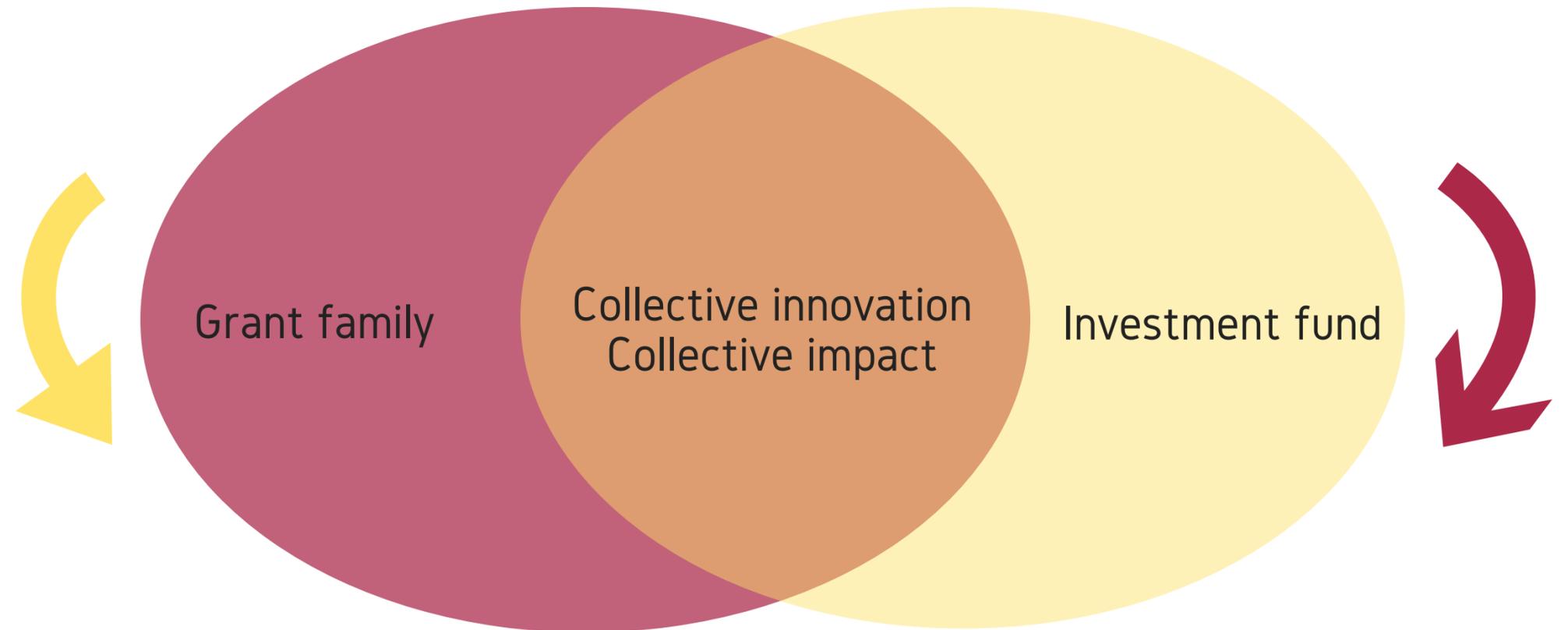


# SAN JOAQUIN VALLEY HEALTH FUND

## CURRENT INITIATIVES:

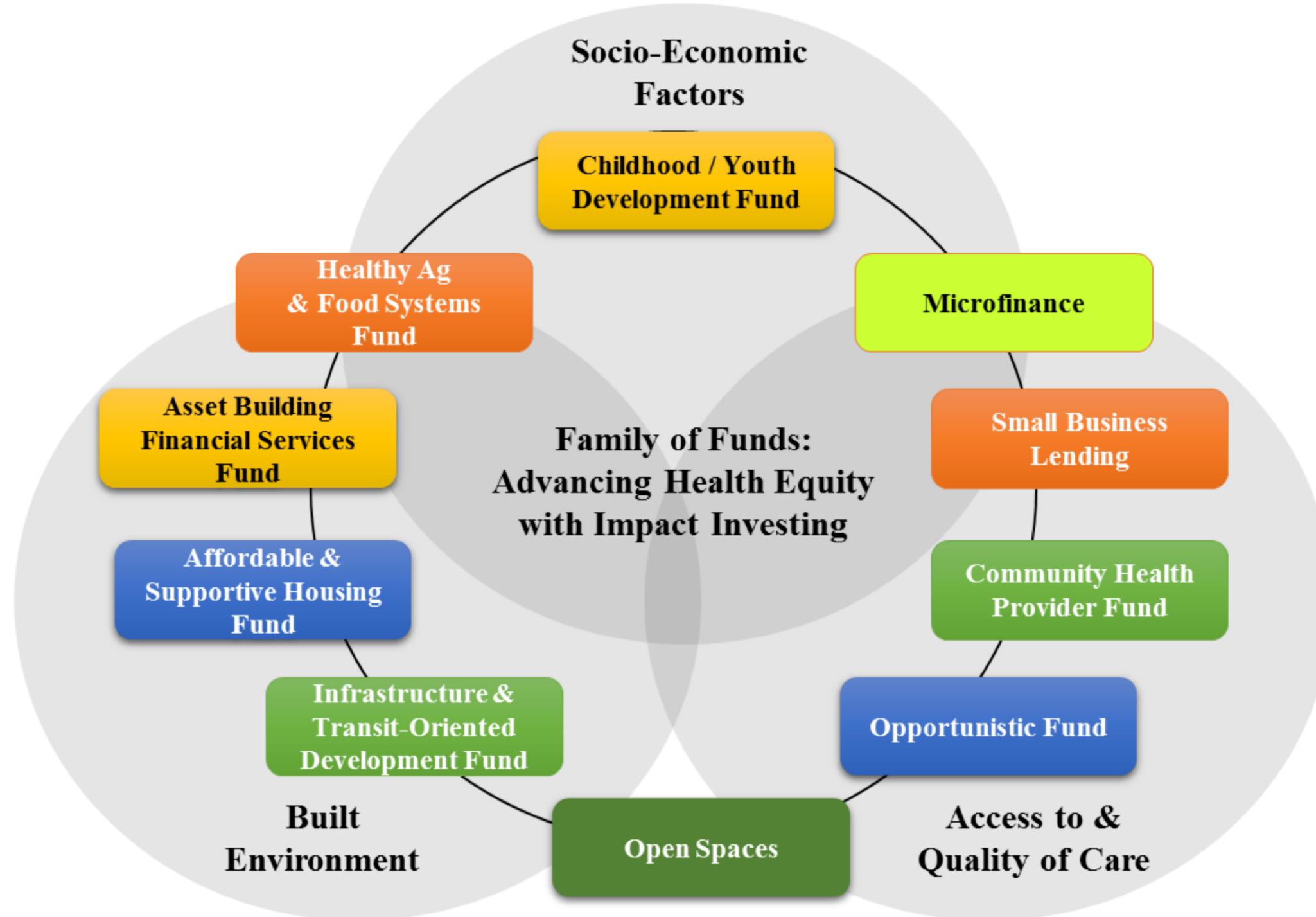
- Designing impact investment strategy to accelerate health and wellbeing objectives
- Strategy built on the needs identified through the grantmaking process
- Expand the partnership to include public/private investors

## EVERGREEN CYCLE OF HEALTH INNOVATION AND SUSTAINABILITY



## Goals

- Increased access to evidence-based health promoting resources via Community Development designs
- Economic Development benefits (jobs, increased tax revenues)
- Complement grants; leverage significant additional capital to finance healthy & vibrant communities



# UPCOMING MISSION INVESTORS EXCHANGE PROGRAMS

[WWW.MISSIONINVESTORS.ORG/EVENTS](http://WWW.MISSIONINVESTORS.ORG/EVENTS)



EXECUTIVE EXCHANGE  
Wednesday, April 12, 2017 -  
Thursday, April 13, 2017  
Richmond, VA



MISSION INVESTING INSTITUTE  
Monday, June 19, 2017  
Wednesday, June 21, 2017  
Troy, MI

# JOIN MISSION INVESTORS EXCHANGE

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# WEBINAR EVALUATION

PLEASE COMPLETE OUR EVALUATION RIGHT AFTER  
THIS WEBINAR. YOUR FEEDBACK WILL HELP US  
BETTER OUR FUTURE PROGRAMMING.