Designing Healthy Communities

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Low Income Investment Fund

“Designing for Affordable and Active Housing”
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Community Development Financial Institutions (CDFIs)

- National partnerships with leading advocacy organizations
- One-on-one TA with borrowers and grantees
- $30+ billion invested in low income communities

Investing in What Works for America’s Communities
Low Income Investment Fund (LIIF)

- Mission-driven nonprofit CDFI founded in 1984
- Headquartered in San Francisco, with offices in Los Angeles, New York, and Washington D.C.
- Array of activities: Financing, fund structuring, policy, technical assistance and programming
- Invested $1.2 billion; leveraged $6.4 billion
LIIF’s Program Areas

- GREEN
- HOUSING
- CHILD CARE
- EDUCATION
- HEALTH
- TOD

STORIES OF SUCCESS
Investing in What Works

- Published by the Federal Reserve Bank of San Francisco and LIIF in September 2012

- Features articles from leading experts in:
  - Community and economic development
  - Health
  - Philanthropy
  - Academia and government policy

- Provides innovative ideas for building communities that are healthy places to live, learn, work and play

www.whatworksforamerica.org
Housing affects health in multiple ways:

- **Housing quality** can impact physiological health, psychological health and safety

- **Unaffordable housing costs** affect health by reducing the income that a household has available for nutritious food and necessary health care expenses – as well by causing stress, residential instability and crowding

- **Physical neighborhoods attributes** affect health by facilitating (or impairing) walking/bikeability, proximity to traffic, access to public transportation, parks and fresh foods

- **Social and community attributes**, such as segregation and the concentration of poverty also have an impact on health
• Active Design: Affordable Designs for Affordable Housing: Importance

• In case studies, original vs. active designs showed difference of savings of $128k to a modest cost increase of $280k

• How do we affect system change to encourage active and healthy design in affordable housing projects without removing economic incentives to build the projects?
Affordable Housing and Active, Healthy Lifestyles

• Education – act now on cheap design measures
• Easy tools for cost/benefit analysis
• Award priority points for active design in key funding programs, such as tax credits
• Innovative pilot programs to prove out model
• Creative financial products/leverage grants
• Measure it!
Kai Ming Head Start
San Francisco, CA

Project Summary
• New 3,700 sq. ft. facility to serve children in the Chinatown and North Beach communities of San Francisco

Healthy Design Elements
• 4,000 sq. ft. outdoor activity area and playground to support physical health
• Outdoor garden to grow healthy food for the center’s children and parents
• Co-located with 87 units of affordable housing for families

Financing
• $319,000 Child Care Facilities Fund quality and improvement grants
• $385,000 construction loan
Transit Oriented Development (TOD)

TOD Investments & Impact

• $59 million invested to serve over 9,000 low income people

• 3,322 affordable housing units created or improved near transit

• $34 million generated in household income savings
Bay Area Transit-Oriented Affordable Housing (TOAH) Fund

- $50 million equitable TOD Fund
- Nine-county Bay Area
- 10-year Fund; 5-year origination period
- Five loan products for affordable housing, mixed-income and mixed-use projects
- Approved Business Plan
- Closed on March 30, 2011
Eddy & Taylor Family Housing

Bay Area Transit-Oriented Affordable Housing Fund

Project Summary

• 150 units of affordable housing & grocery store

• Located in Tenderloin neighborhood, one of the poorest & densest areas of San Francisco

Healthy Design Elements

• Improved access to nutritious and healthy food options

• Excellent proximity to community parks and transportation
Green Financing

**Bay Area Multifamily (BAM) Fund**

Provides up-front capital and technical assistance to help affordable multifamily housing owners retrofit their properties.

**Green Opportunity (GO) Fund**

Supports energy efficiency retrofits and installations for community facilities, such as charter schools, health care clinics and neighborhood centers in the Los Angeles Area.
CALS Charter Middle School
Los Angeles, CA

Healthy Design Elements

• Adaptive reuse of abandoned warehouse building

• LEED certified energy-efficient facility with maximized daylight via skylighting

• Green roof garden for healthy nutrition education and physical activity

• State-of-the-art science classrooms create healthy and comfortable learning environment

Financing

• $5.9 million construction loan with Clearinghouse CDFI
• $250,000 Green Opportunity (GO) Fund loan
Project Summary

- Energy efficiency upgrades to 300 affordable housing units
- Generated savings in electricity and gas costs ranging from 6% to 23%

Healthy Design Benefits

- Reduced environmental pollutants
- Lowered monthly energy costs
- Improved indoor environmental quality

Financing

- $206,000 green retrofit construction loan through the Bay Area Multifamily (BAM) Fund
Health

LIIF addresses health holistically through key levers of poverty alleviation, including:

– Access to healthy foods
– Quality health care and nutrition education
– Community facilities that support active lifestyles
New York Healthy Food & Healthy Communities Fund

$30 million public-private fund for food market capital projects, established to facilitate improved access to healthy food in underserved communities throughout the state of New York. Partners include The Food Trust, NY State, NY State Health Foundation, and Goldman Sachs UIG.
Project Examples

Foodtown - Mount Vernon, NY
- $1.60 million in HFHC financing
- Renovation and expansion of full-service supermarket serving densely-populated, low-income downtown neighborhood
- 15,000 sq ft retail space enhanced; 3,000 sq ft new retail space created; estimated 6,000 people served

Key Food - Staten Island, NY
- $3.78 million in HFHC financing
- Establishment of brand new full-service supermarket in community with few existing food retail options
- 9,000 sq ft new retail space created; estimated 3,000 people served
- Project also received tax incentives through New York City’s FRESH program
Project Summary

The ReFresh project will create a ‘healthy food hub’ that will transform an abandoned 65,000 sq. ft. supermarket into an integrated healthy food development that will include:

- **Whole Foods Market** - that will offer lower prices to better serve low income communities

- **Liberty’s Kitchen** - an innovative social enterprise that will produce healthy school lunches for local children

- **Tulane University Medical School’s Culinary Center for Medicine**, which addresses health issues such as obesity, diabetes, heart disease, high blood pressure through the perspective of nutrition and eating habits, through culinary nutrition education incorporated into the medical students' curriculum

- **FirstLine Schools**, a charter management organization that will lease administrative space to support its healthy food curriculum

Financing

- **$1.5 million leverage loan from CDFI Fund Healthy Food Financing Initiative (HFFI)**
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