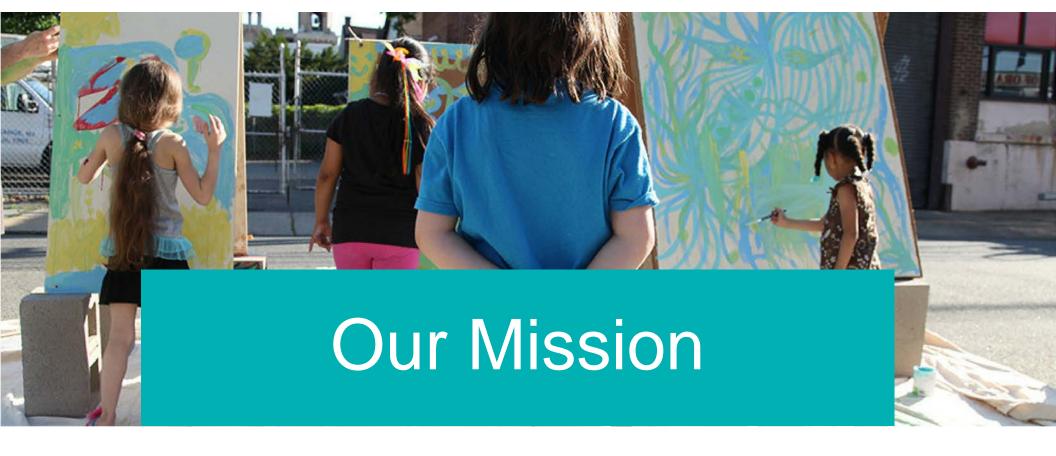


# NEW JERSEY COMMUNITY CAPITAL

Health, Housing, & Community Development

WHERE DO WE GO FROM HERE?



To Create thriving communities through strategic investments and knowledge.

#### Who We Are

As a community development financial institution (CDFI) founded in 1987, New Jersey Community Capital (NJCC) has a toolkit of services and products to support neighborhood revitalization and economic development in disinvested communities, including:

- Revolving loan funds and related investment products
- Real estate development/foreclosure mitigation
- Homeownership counseling and mortgage products
- Capacity building and technical assistance

NJCC is the largest CDFI certified by the U.S. Department of Treasury serving the entire State of New Jersey.

## Target Areas

### Populations Low-and moderate-income populations

- Concentrated in urban communities
- Distressed neighborhoods hit by abandonment & economic disinvestment





## Our Impact Since Inception\*

- \$ 600 MILLION INVESTED IN NJ COMMUNITIES
- 19,760 EDUCATIO N SEATS

- 10,240 HOUSING UNITS DEVELOPED
- 6,345
  EARLY
  CHILDCARE
  SLOTS





## A Community Health Model: Social Determinants Of

Health

Economic Stability	Neighborhood and Physical Environment	Education	Food	Community and Social Context	Health Care System
Employment Income Expenses Debt Medical bills Support	Housing Transportation Safety Parks Playgrounds Walkability Zip code / geography	Literacy Language Early childhood education Vocational training Higher education	Hunger Access to healthy options	Social integration Support systems Community engagement Discrimination Stress	Health coverage  Provider availability  Provider linguistic and cultural competency  Quality of care

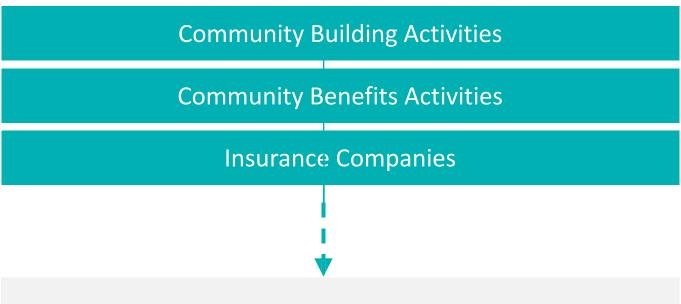
#### **Health Outcomes**

Mortality, Morbidity, Life Expectancy, Health Care Expenditures, Health Status, Functional Limitations

Source: Kaiser Family

Foundation

## Core Strategy #1: Health-Related Investments: Community Needs Assessments



To address conditions of poverty as a means to improve health and reduce the financial, family and community burden.

### Hospitals & Health: Recent Collaborations

- In 2018, partnered with RWJBarnabas Health to support the Family Village Initiative, a comprehensive redevelopment of healthy homes in Newark's South Ward.
  - √ \$1 million program-related investment
  - √ 125 units of healthy housing in area with high housing need
- In 2018, Dignity Health supported expansion of lending in low- and moderateincome neighborhoods affected by vacant and abandoned properties and substandard housing.
  - √ \$1 million investment harnessing healthy communities approach
    to neighborhood stabilization and improving distressed
    communities
- In 2019, collaborated with St. Joseph's University Hospital to create mixed-use, multi-family development, the first under the state's Hospital Partnership Subsidy Program.
  - √ 10 units dedicated to individuals with special needs
  - ✓ Access to health and support services for residents

#### Core Strategy #2: Comprehensive Cross-sector



## Investment & Engagement Opportunities

Providing investors new opportunities to meet social goals and achieve financial returns while advancing in the community development field.

Grant/Equity capital to leverage debt capital and other grant support

Long-term or low-cost debt such as program-related investments (PRIs) essential to support of larger scale projects requiring multiple sources of capital

Diverse, viable, and risk tolerant investment options and, risk-sharing structures



#### For More Information

Please contact:

Jeffrey Crum, Chief Investment Officer

jcrum@njclf.com