

Building Equitable Neighborhoods and Inclusive Communities

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Housing as a Human Right: From Innovation to Impact
October 9, 2024









Investing in places so all can thrive and achieve well-being

Jennifer Fassbender, M.S.

Program Director, Social Determinants of Health

About Reinvestment Fund

- Reinvestment Fund is a national mission-driven financial institution that creates opportunity for underserved people and places through partnerships. We marshal the capital, analytics, and expertise necessary to build strong, healthy, and more equitable communities.
- Since 1985, Reinvestment Fund has made \$3.2 billion in cumulative investments and loans.
- We are supported by over 830 investors that include individuals, foundations, religious institutions, financial institutions, civic organizations and government.













Capacity Building & Capital Access Programs

Combining grants, technical assistance, and building communities of practice we focus on programs in the following areas:

- Early Childhood Education
- Equitable Food Systems
- Social Determinants of Health
- Historically Black Colleges and Universities (HBCU Brilliance)





Social Determinants of Health Programs

INVEST HEALTH

Strategies for Healthier Cities

Began as a forum for 50 small to midsized cities to define community needs and investment challenges, devise solutions, and align investment capital, other resources and policies to address the social determinants of health.



Building Healthier, More Equitable Communities () REINVESTMENT FUND

Working with 4 New Jersey cities (Asbury Park, Camden, Newark, and Paterson) and state level agency and advocacy leaders to improve community development investment systems and advance projects for well-being.



Vital Conditions for well-being, equity, and belonging Programs

- Develop shared priorities around health and equity mindset
- Partner across sectors
- Be community-driven
- Build evidence-based narratives
- Tackle root causes at systems level
- Build financial investment readiness

AND

Mentor future leaders









New Jersey Lessons and Opportunities

- Relationship and trust building is a commitment
- Funders need to meet communities where they are
- Complex issues don't exist in a vacuum
- Develop a shared narrative that reconciles data with perceptions
- Systems change can be named in many ways
- Use whole community approaches to developing





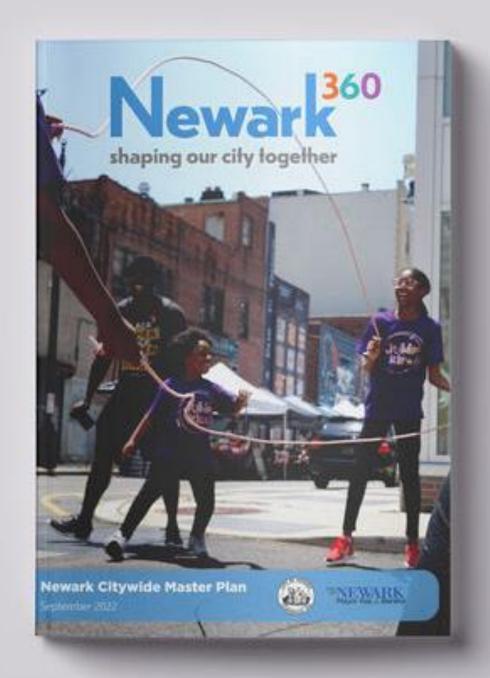


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Bike infrastructure

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Barriers to Access

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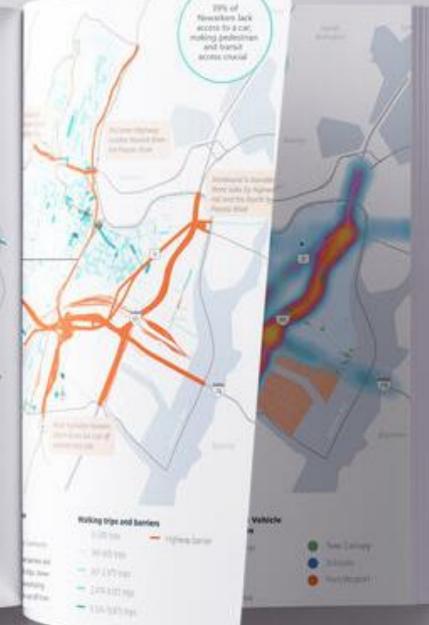
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Newark's bike network facks important east-west connections





Engagement By The Numbers

Despite the challenges of engaging during the COVID-19 pandemic, we deployed a wide range of tools to invite Newarkers of all ages, backgrounds, and neighborhoods to participate in Newark360. The engagement process garnered over 10,000 touchpoints with Newarkers for this plan:

12 Citywide **Virtual Meetings**

Facebook Live Events:

300+ participants

550+ comments

Citywide Survey Responses

Story Bus Appearances

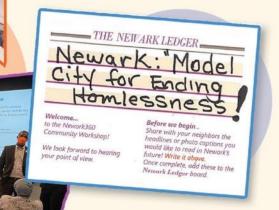
> **Thought Leader Interviews**

10,000 community 10 Newark LEDGER

TO LIVE CREATE AND touchpoints: **In-person Neighborhood Workshops**

Community Workshops:

- 400+ attendees
- 2,000+ comments
- 8 community organizations participated



7,000+ **Website Visits**

- **235** responses to our Website Vision Survey
- **150** responses to our Website Plan Elements
- **207** responses to our Community Mapping activity



Newark³⁶

THE NEWARK LEDGER Newark Sols Record

with more Parks & Community Gardens 1



My landlord does minimal maintenance - does not invest in my building.

(North Ward workshop)

Support
3-generation
townhomes and
aging-in-place.
(North Ward workshop)

There need to be more homeownership opportunities for low-income people.

(South Ward workshop)

Have more apprenticeship positions. More on the job training. Stress the importance of volunteerism.

(Newark360 website feedback)

Invest more in youth education, recreation, mental health and empowerment programs and services. Team building programs, youth programs, entrepreneurship training in all wards. (Newark360 website feedback)

Re-purpose vacant lots and abandoned properties. Partner with local people to redevelop.

(South Ward workshop)

Keep trucks off our residential streets.

(East Ward workshop)

Greenway bike lane to Weequahic Park from Downtown.

(East Ward workshop)

We need traffic calming on Bloomfield Ave: consider green medians, planters, and sidewalk bumpouts.

(North Ward workshop)

Más seguridad, más máquinas para actividades físicas que beneficien a los niños y a las personas de la tercera edad.

(North Ward workshop)

Build playgrounds in school parks and keep them open for the public.

(East Ward workshop)

Beautify the area with plants and also have ample trash cans.

(West Ward workshop)

Plant more trees in our neighborhood. (South Ward workshop)



Story Bus Participants

Layla Abdallah, 22

Zayona Terry













































All portraits courtesy of Sy Battle & Chrystofer Davis from Talking Eyes Media / Newest Americans











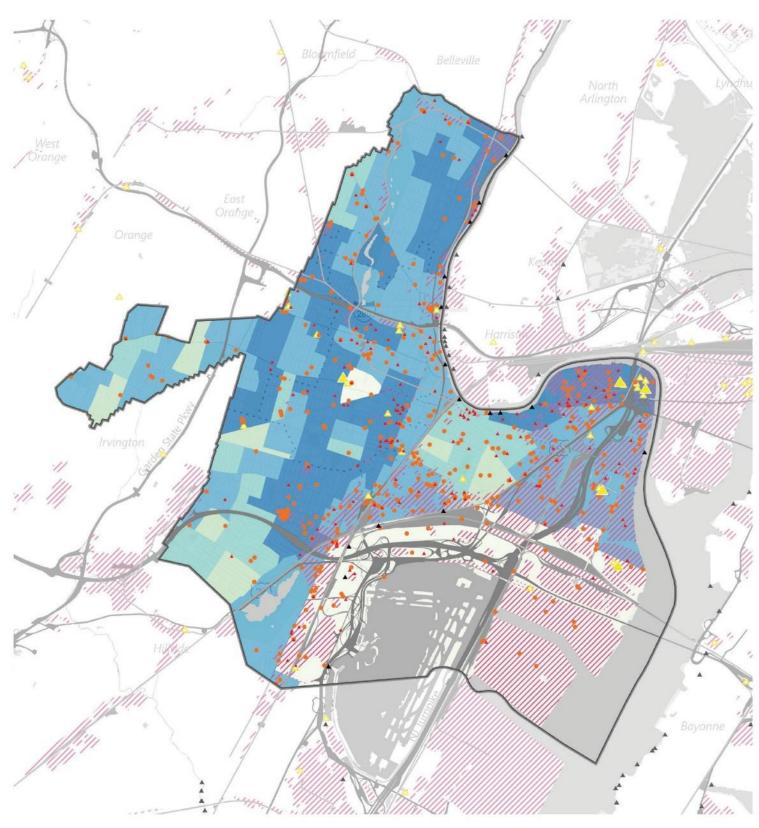












Social Vulnerability Sites of industry/ **Potential Contamination** Index 0.95-1 (high) //// Industrial Facilities 0.85-0.95 Contaminated Sites Brownfields 0.75-0.85 0.65-0.75 Power Generators < 0.65 (moderate) Substations



COVID-19 deaths & Healthcare Providers

COVID-19 deaths by ZIP code

Federally Qualified Health Center

1/2 mi radius

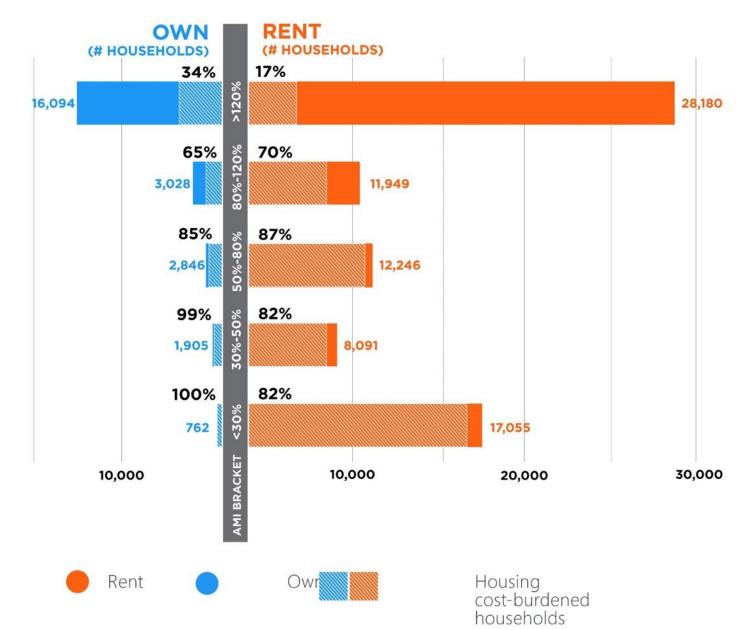
Testing sites (not including mobile sites)

H Hospitals/Medical Centers



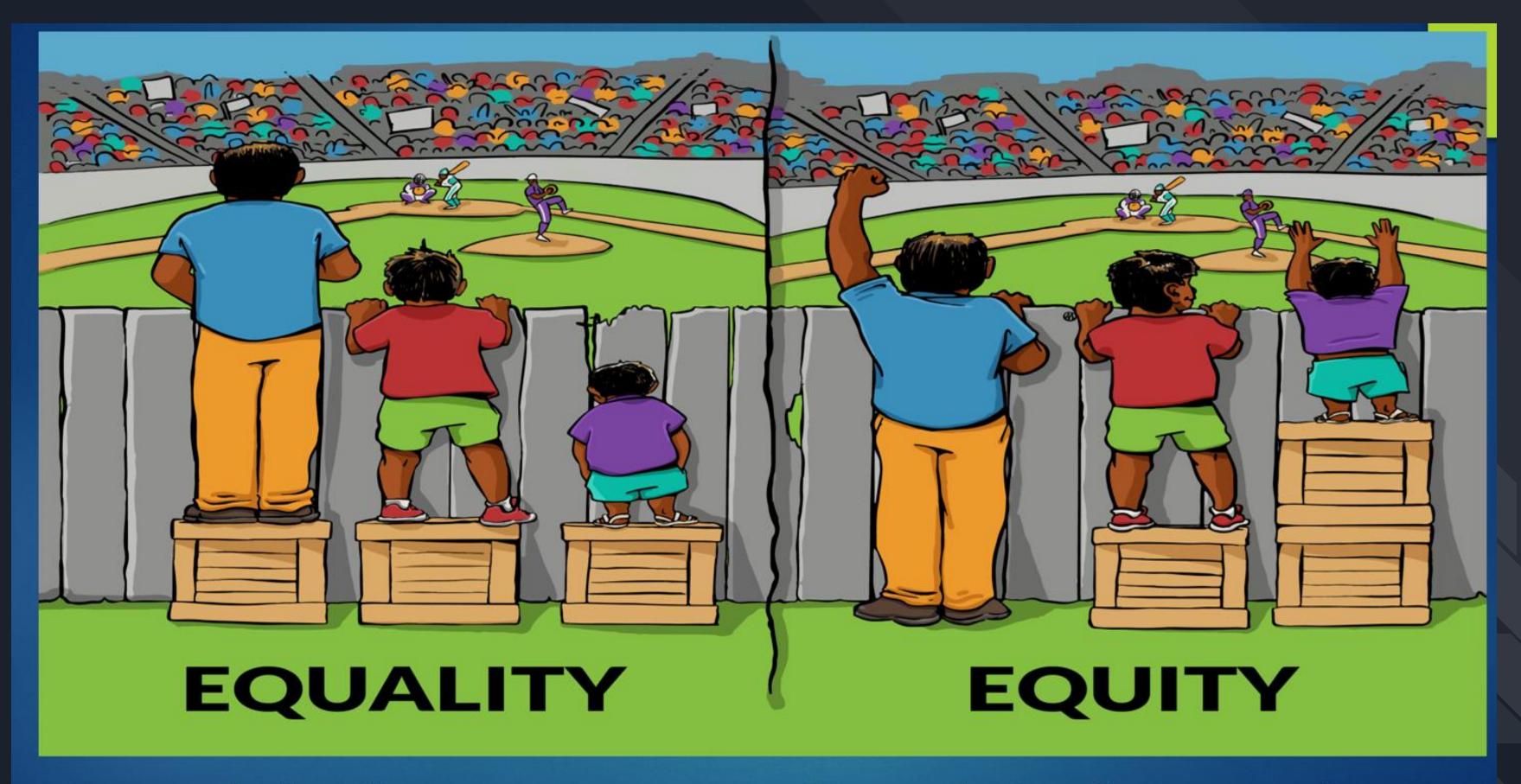








"If you're not at the table, you're on the menu."



Everyone is given the same resources

Everyone is given the resources they need

EQUITY & INCLUSION

- 1 in every 600 developers is BIPOC Developer
- 1 in every 1200 developers is a Woman of Color
- 71% of renters living in affordable housing are minority
- 75% of renters living in affordable housing are single mothers



POLICY DEFICIENCIES

- -Median Income of Renters in Newark is \$29,758
- -Average Rent of 1 Bedroom Apt. is \$1,507
- -Average Rent of 1 Bedroom Affordable Housing Unit is \$1,100
- -A Newark renter should not pay more than \$871/per month to keep them out of poverty



Meet Nicole

- Single mother of 3 children
- School teacher
- Salary = \$63,000/yr
- Deemed ineligible for Affordable Housing (140% over limit of \$58,650)
- Rent for the unit was \$1,650

*Her only option is to get a market-rate 3 bedroom at \$2,600-\$3,200, where she would spend over 40% of her income on rent alone





THE FORGOTTEN PEOPLE

- -School Teachers
- -Firefighters
- -Clerk at your local municipality
- -First year accountants
- -Police

THE OLD GUARD

"If you always do what you've always done, you'll always be where you've always been."

Henry Ford



- Legacy Developers
- Affordable Housing System that has not changed since the 1970s
- Lack of Diversity amongst developers
- Community Reinvestment Act
- Same Players = Same Results

THE SOLUTION



Southside View

- First-generation, black female developer
- 90% Women led professional team
- Paid internet access for 15 years Free tutoring from 3-6pm
- Laptops for children
- Access to computer lab and social service programs
- Renter-to-Homeowner programs

"Women belong in all places where decisions are being made." -Ruth Bader Ginsburg

THANKYOU



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Questions?

Thank you for attending the panel!

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Thank you to our Speakers!

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