



Community Investing Program

The Community Investing program at Trinity Health is a demonstration of our mission to transform and be a healing presence in our communities. Based on the core value—to stand with and serve those who are poor, especially those who are most vulnerable—the Community Investing Program lends capital to Community Development Financial Institutions (CDFIs) which are mission-driven organizations that provide credit, financial and technical services to low-income and underserved people and communities.

Through CDFIs, Trinity Health has been investing in communities using low-interest rate loans for more than a decade. The Community Investing Program began as a way to leverage our strong balance sheet to advance community benefit. Community health and well-being are vital components of being a People-Centered Health System. Real community transformation requires infused capital to improve access to:

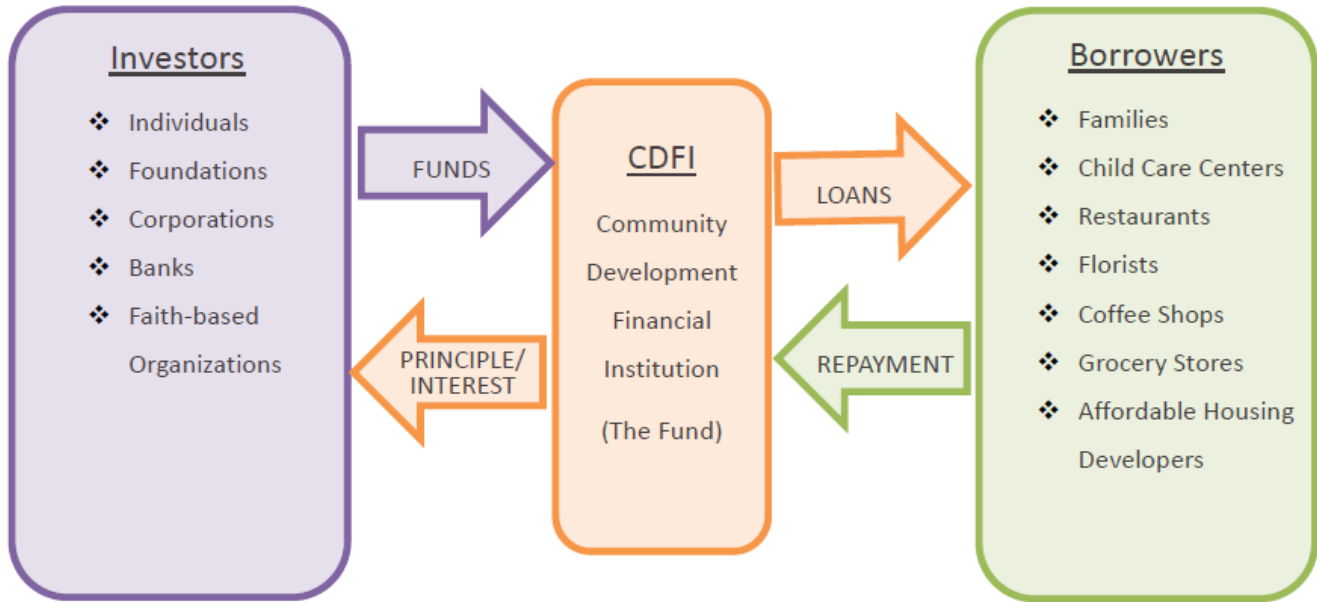
- Health care
- Affordable housing and supportive housing
- Business start-up and growth
- Charter schools
- Community facilities
- Healthy food production and access
- Job creation
- Transit-oriented development

To become a U.S. Treasury-certified CDFI, an organization must be a nongovernmental entity that: 1) has a primary mission of promoting community development; 2) directs at least 60 percent of its financial product activities toward investment areas, low-income targeted populations or other targeted populations.

The types of financial products that CDFIs offer include mortgage financing for low-income or first-time homebuyers, small business lending and lending for community facilities. CDFIs may offer rates and terms that are more flexible than mainstream financial institutions, and provide support and technical assistance to ensure loan recipients are successful in bearing risk.

There are more than [900 CDFIs in the US](#), with a total of more than \$90 billion in assets. CDFIs include regulated institutions such as community development banks and credit unions, and non-regulated institutions such as loan funds and venture capital funds. The lending activity of a CDFI can be national, regional, statewide or local in geographic scope.

HOW DOES COMMUNITY INVESTING WORK?



Currently, Trinity Health's Community Investment Program has loans with the following Community Development Financial Institutions:

- Calvert Social Investment Foundation (National, headquartered in Bethesda, Md.)
- Chicago Community Loan Fund (Ill.)
- Corporation for Supportive Housing (National, with offices in N.Y., Calif., Conn., Washington D.C., Ill., Mich., Ohio)
- Disability Opportunity Fund (National, headquartered in Albertson, N.Y.)
- Florida Community Loan Fund (Fla.)
- Finance Fund (Ohio)
- Idaho-Nevada Community Development Financial Institution (Idaho)
- IFF (formerly known as Illinois Finance Fund) (Iowa, Ill., Ind., Mich.)
- Leviticus 25:23 Alternative Fund (Conn., N.J., N.Y., and additional lending activity in New England)
- Low Income Investment Fund (National, with offices in Calif, Washington D.C., N.Y.)
- Mercy Loan Fund (National, headquartered in Denver, Colo.)
- National Federation of Community Development Credit Unions (National, headquartered in N.Y.)
- National Housing Trust Community Development Fund (National, headquartered in Washington D.C.)
- Nonprofit Finance Fund (National, headquartered in N.Y.)
- Northern California Community Loan Fund (Calif.)
- Northern Initiatives (Mich.)
- Opportunity Resource Fund (Mich.)
- Partners for the Common Good (National, headquartered in Washington D.C.)
- The Reinvestment Fund (Mid-Atlantic states, with a national Healthy Food Financing Initiative)
- Rural Community Assistance Corporation (Calif., Idaho, Ore.)

Trinity Health's Socially Responsible Investment Advisory Group (SRIAG)—based on recommendations from the Socially Responsible Investment Team—approves the decisions to make loans to CDFIs. The SRIAG and SRI Team will assist in the community investing loan aspects of the Transforming Communities Initiative.

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