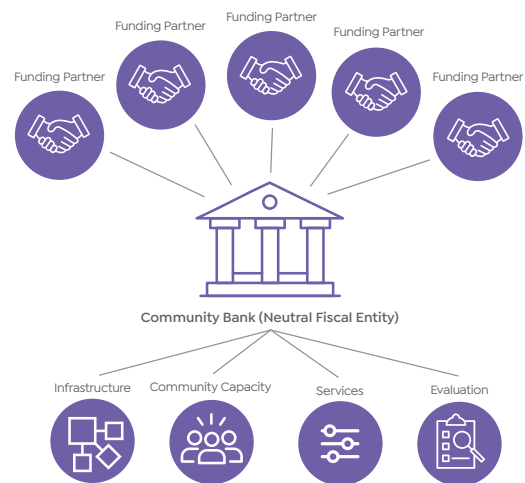


# The Community Bank Model: A Creative Solution for Collaborative Communities

## Community Bank: Overview

When seeking to form collaborative, community-based solutions to address social determinants of health negatively impacting a community, a locally controlled pool of funding can aid in sustainability and success, while ensuring equitable access. This model is called a Community Bank, an idea born from a desire to enlist and empower multiple and varied local sources of support to better serve those at risk within a community.



### A Crisis of Social Determinants of Health

Social factors like housing, transportation, education and social isolation impact health outcomes within underserved communities, particularly within communities of color. Supporting efforts that address these determinants is the crucial first step in closing these gaps in access to resources.

Research has shown, and providers know from anecdotal experience, that populations in underserved communities are more likely to benefit from a holistic approach to care that provides tools and services enabling patients to take control of their health. However, connecting individuals with these resources can prove challenging, particularly when agencies providing such resources work independently rather than collaboratively.

Issues also arise when motivations among providing agencies are misaligned and funding is inconsistent. The episodic funding that results can create fatigue amongst community-based organizations that vie for grant dollars, leaving communities with inadequate services to address their needs.

When this occurs, as it often does, community efforts become haphazard, inconsistent, and ineffective.

### The Tenets of the Community Bank

A solution to this complex issue can be a simple idea with far-reaching impact: a Community Bank.

**Private/Public Blend:** At its core, a Community Bank is a locally controlled pool of funds powered by stakeholders working together to support community well-being and prevention initiatives that all share the goal of improving community health outcomes while reducing health inequities. The Community Bank concept creates a sustainable funding mechanism for public-private partnership through a braiding and blending of resources. This meshing of sectors ensures a greater outreach and impact, with ample oversight.

**Shared Vision:** The Community Bank is financed by Funding Partners that may include health providers, healthcare payers, government agencies, and foundations who co-invest to collectively support an innovative public health infrastructure. All members of the Community Bank must share a common vision and agenda, with a commitment to meaningful community engagement and partnership.

Once identified, the Funding Partners commit to contribute to the Community Bank for a minimum three years, sharing in community infrastructure costs and community capacity.

**Local Fiscal Agent:** Facilitating this process is the Convener, a third party who acts as the fiscal agent for the Community Bank, establishing commitments from funding partners. The Convener must be trusted and connected among community partners, with a recognized ability to account for fund management and disbursement.

**Neutrality:** As the fiscal agent, the Convener acts as a neutral third party, stewarding formal governance, coalescing community stakeholders, and managing funding streams to determine how best to allocate funds. Given its neutral role, the Convener is also able to address gaps that may arise within the community objectives, determining steps to make efforts more effective and efficient.

**Data Analysis:** The Community Bank model requires funding partners to agree on success metrics and follow data-driven decision-making for process improvement and addressing need gaps. This will quantify the impact of the dispersed funding to ensure sustainability.

The strength of the Community Bank model lies in the fact that it empowers community members, while ensuring that there is no duplication of funding efforts. This helps to build collaborative relationships amongst community-based organizations and funding partners, who are then galvanized to cooperatively address problems that might not be solvable by a single entity.

A successful Community Bank, coupled with consensus with the community, can demonstrate financial sustainability and drive engagement while reducing burden to community-based organizations.

## Benefits to the Community

Through the Community Bank model, a motivated coalition of community members, organizations and providers can achieve what individually would have been untenable.

By **bringing together diverse partners**, all with a vested interest in the shared objectives, the Community Bank

model ensures each partner is motivated by the responsibility and **accountability** that comes from being a stakeholder. The model leads to a level of ownership among participants that is typically not found in outreach.

This shift in power dynamics reinforces the idea that the work of the Community Bank does not belong solely to any one stakeholder. The community is given **representation and voice** in how to address the issues impacting it most acutely.

The collective data review efforts of the Community Bank ensures **sustainability**, helping to prevent the stall that so often occurs when initial grants or donations terminate. The constant analysis of resource access and use within the community is the most productive identifier of future objectives and strategies.

By establishing a multi-year commitment from diverse partners, the Community Bank inherently guards against funding fatigue and ensures a continuous flow of support. Furthermore, community-based organizations no longer need to compete for grants and, instead, can **collaborate** and harness their fundraising capabilities together.

In addition, the Community Bank model **ensures diverse voices are heard** as decisions are made that will impact the greater community. The wider landscape can be seen when varying viewpoints are brought together, a **foundation for equity and neutrality** are made possible.

## Community Bank: Conclusion

With the objective of addressing inequities in health and wellness resources and risk factors, the Community Bank model moves the needle forward, establishing a collaborative and creative solution for improved access, care, and equity in any community where collaboration is possible.

Please contact CommonSpirit Health Community Health Department at [communityhealth@commonspirit.org](mailto:communityhealth@commonspirit.org) for more information.

