

QUICK REFERENCE GUIDE

Disability-Inclusive Community Development

The logo for National Disability Inequality Reduction (NDI) consists of the lowercase letters "ndi" in a white, sans-serif font, centered within a dark teal square. A thin white horizontal line is positioned directly below the teal square.

Community development is the work of building and sustaining neighborhoods that allow residents to thrive.

Community development activities may include creating affordable housing, building workforce development opportunities and helping residents gain financial skills to move up the economic ladder. Disability-Inclusive Community Development is assuring that people with disabilities are included in community development activities.

Disability-Inclusive Community Development is vital for people with disabilities to thrive within their community. The need for the inclusion is evident as people with disabilities make up a significant part of the low- to moderate-income (LMI) population, yet the specific needs of this sizable subpopulation are often overlooked in community development activities.

In 2019, more than one quarter (27 percent) of working-age people with disabilities were living below the poverty level, more than twice the rate of those without disabilities; people with disabilities are often excluded from the labor market and economic opportunities. Data also shows that people with disabilities are more likely to be unbanked or underbanked, compared to those without disabilities, and more likely to report that they could not come up with \$2,000 if an unexpected need arose.

Increasing awareness and advocacy about the importance of including people with disabilities in community development activities can give them the opportunity to move up the economic ladder and become fully engaged in the communities in which they live.

Community development activities are often supported by the Community Reinvestment Act (CRA). The Community Reinvestment Act, enacted in 1977, encourages financial institutions to help meet the credit needs of the communities in which they do business, including low- and moderate-income neighborhoods.

Community Development within CRA includes:

- Affordable Housing for LMI Individuals/Families
- Community Services Targeted to LMI Individuals and Families
- Activities That Promote Economic Development
- Activities That Revitalize or Stabilize:
 - Low- or Moderate-Income Neighborhoods
 - Designated Disaster Areas
 - Distressed or Underserved Non-Metropolitan Middle-Income Neighborhoods
 - Abandoned or Foreclosed Homes

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“Disability-Inclusive Community Development is vital for people with disabilities to thrive within their community.”

Financial institutions are evaluated on CRA performance in three areas:

1. **Lending:** Helping to meet the credit needs of the communities they serve through lending activities such as home mortgages, small business and community development lending.
2. **Investment:** Helping to meet the credit needs of the communities they serve through qualified community development investments and grants that benefit the community.
3. **Service:** Helping to meet the credit needs of the communities they serve by the availability and effectiveness of a bank's systems for delivering retail banking services and support of community development services.

[Learn more about the Community Reinvestment Act.](#)

RESOURCES

[Center for Disability-Inclusive Community Development](#)

[Federal Financial Institutions Examination Council](#)

Federal Regulators:

▶ [Federal Deposit Insurance Corporation](#)

▶ [Office of the Comptroller of the Currency](#)

▶ [Federal Reserve](#)

Disability-Inclusive Community Development in Action



The **Paraquad Job Training Center**, funded by the **Regions Foundation**, a nonprofit initiative of **Regions Bank**, offers multiple tracks for individuals with diverse needs and goals to progress from pre-employment services to employment placement. Specifically, funding supported the Culinary Training Program, offered through Bloom Café, and its new initiative, the Computer Training Program, featuring a new partnership with St. Louis nonprofit, **LaunchCode**. These two workforce programs strengthen Paraquad's pre-employment services, providing people with disabilities the skills to seek and succeed in employment.

The **Iowa Able Foundation (IAF)** and **Easterseals Iowa** work in collaboration to remove the obstacles that prevent individuals with disabilities, their families and the aging to acquire assistive technology devices and services to achieve and maintain independence. The Easterseals Assistive Technology Program works in concert with companies, organizations, government agencies and other nonprofit organizations to produce outcomes for Iowans that otherwise would not be available.

The **Houston Financial Inclusion Working Group** is working to improve financial stability of LMI people with disabilities through actively engaging clients in mainstream financial products and services, promoting financial education to ensure accessibility and inclusion and help clients overcome credit barriers through financial resource fairs, webinars, workshops and one-on-one financial coaching through its partnering agencies.

To learn more about these partnerships, visit the [Inclusive Community Development Awards webpage](#).