



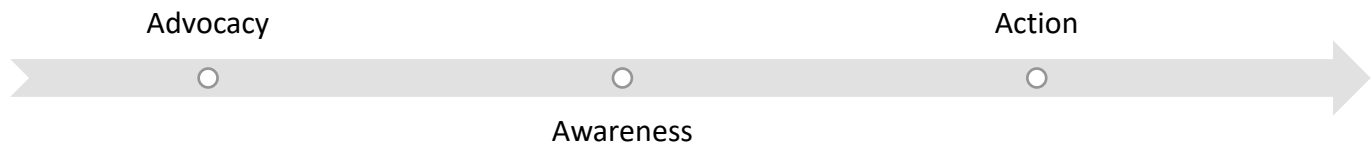
## Center for Disability-Inclusive Community Development

People with disabilities make up a significant part of low- and moderate-income (LMI) populations, yet their specific needs are often overlooked in community development through the Community Reinvestment Act (CRA). 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. In addition, people with disabilities often are excluded from the labor market and economic opportunities.

The Center for Disability-Inclusive Community Development (CDICD), managed by National Disability Institute (NDI), is working to build the awareness that people with disabilities are a part of all communities and advocating to ensure that the needs of the disability community are included in community development activities. These activities may include enhancing affordable housing, creating workforce development opportunities and building the financial knowledge of low- and moderate-income individuals with disabilities and their families.

Vibrant communities include people with disabilities. CDICD believes it is crucial to reexamine the approaches, roles and responsibilities of stakeholders to proactively address the financial access and economic opportunity needs of people with disabilities through community development.

## Our Approach



**ADVOCACY** is at the center of CDICD’s mission to assure that people with disabilities are included in community development activities with a specific focus on the inclusion of the disability community within the Community Reinvestment Act. We collaborate with organizations to advance public policy to assure the inclusion of people with disabilities.

Building **AWARENESS** about the meaning of inclusive community development with a specific focus on disability-inclusive community development. CDICD provides education, training and technical assistance to diverse stakeholders that includes the disability community, community-based organizations, financial institutions, housing and workforce development agencies and federal, state and local government agencies.

Putting disability-inclusive community development opportunities in **ACTION**. CDICD provides training and assists organizations and financial institutions in creating new partnerships and opportunities to advance disability-inclusive community development.

## Opportunities

**Financial Institutions:** CDICD can assist in increasing access to a growing market share that is more likely to be unbanked or underbanked or have access to a savings account. Technical assistance is available to support financial institutions in identifying and developing their Performance Context in primary assessment areas and connections to nonprofits that support LMI persons with disabilities and their families. CDICD can help with identification of investment opportunities that could include, but are not limited to, workforce development, small business startup and growth and affordable and accessible housing development for people with disabilities in defined assessment areas.

***LMI Persons with Disabilities:*** Access to mainstream financial services that will allow individuals to advance up the economic ladder. CDICD can assist with the development and/or evaluation of financial products and services to be responsive to LMI persons with disabilities and their families.

***Community-Based Organizations Serving LMI Persons with Disabilities and Their Families:*** Technical assistance is available from CDICD to support disability-inclusive community development opportunities, including CRA projects that increase funding and capacity to build the financial well-being of LMI persons with disabilities and their families. Such projects could include helping community-based organizations develop program concepts and identify banks in their geographic area that are seeking qualified CRA activities for funding.

***Community-Based Organizations Serving LMI Populations Generally:*** Technical assistance is available from CDICD to support community-based organizations serving LMI populations to expand their programs to include persons with disabilities and their families. Technical assistance could include identifying and developing bank partnerships for inclusive financial counseling, workforce development and housing programs.

***Financial Institution Regulators:*** Provide training and technical assistance to regulators to understand and identify needs of LMI people with disabilities in specific geographic areas, including strategies to bring disability-related community organizations into the public input process on bank performance. Assist banks to meet their CRA obligations and support the local LMI communities that serve persons with disabilities.

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To learn more about the Center for Disability-Inclusive Community Development and its activities, visit [cdicd.org](https://cdicd.org).