

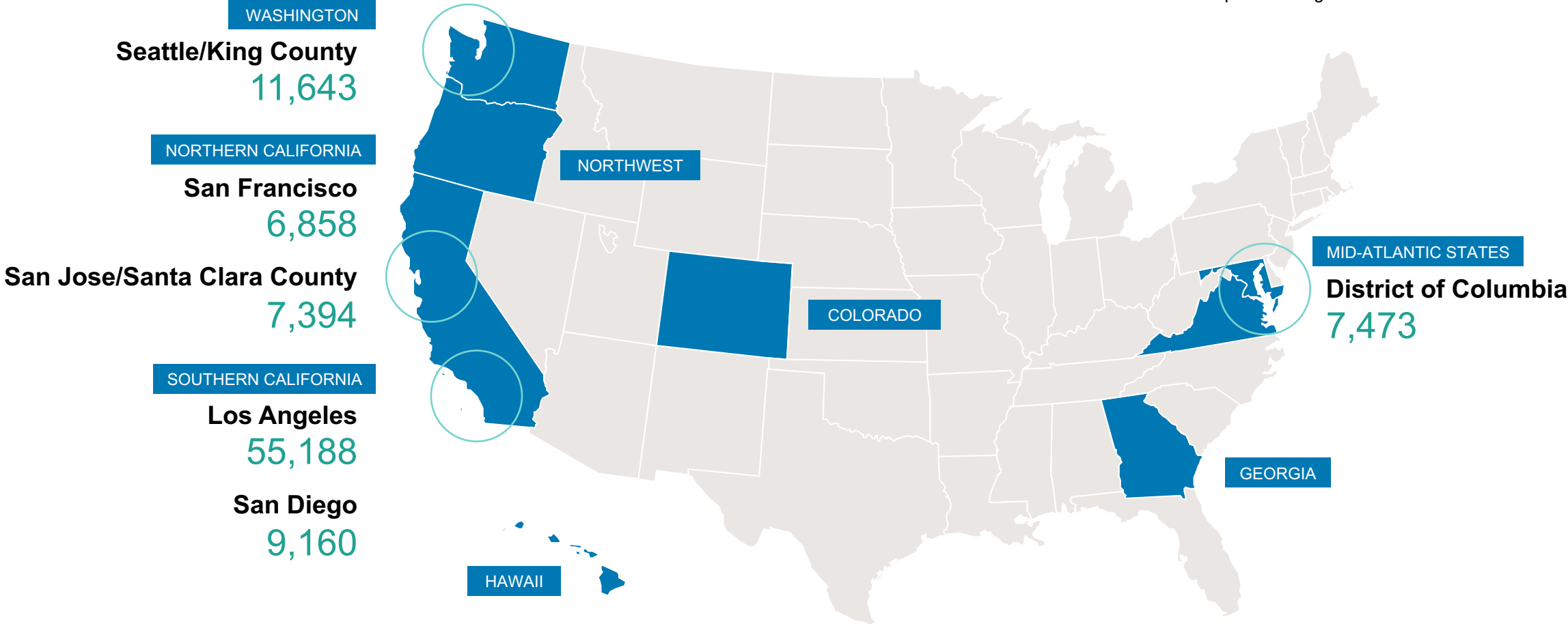
Housing slides

September 16, 2019

6/10 communities with largest homelessness populations are in KP footprint

On any given night in these cities, nearly **100,000 people** experience homelessness

HUD's Annual Homeless Assessment Report to Congress



Housing security is a critical health issue

Unsheltered residents



3x
higher

Mortality rates
3 to 4 times higher



27
years
less

Life expectancy
27 years less



4x
higher

Utilizers of the ED
4 times higher

Homelessness increases risks of

- Communicable diseases
- Substance abuse, mental health and chronic diseases
- Hospital re-admissions
- Longer hospital stays
- Non-compliance with medication

Our Strategy

Given that KP communities are among the least affordable and/or most rapidly changing housing markets in the nation and our communities have some of the highest rates of homelessness, both of which have significant negative consequences on the health of our communities, we need to leverage multiple strategies that:



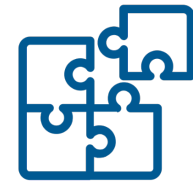
End Chronic Homelessness in Our Communities
through unique partnerships and programs



Increase Affordable Housing Supply in the regions and cities that need it most



Shape Policy on Federal and Local Levels by working with national, state and city leaders



Transform Health Care and Housing with social care interventions

Impact Investments in Housing

As of August 2019, six investments have closed, enabling preservation and production of 780 units of housing for veterans, seniors, formerly homeless, and other low-income Individuals and families, in Northern and Southern California, Colorado, Maryland, and Washington, DC.

Housing for Health Fund

- *up to* \$85M; KP has committed \$50M
- Bay Area-focused, 51% of \$ in Oakland
- Equity capital
- Preservation of existing affordable housing, preventing eviction, destabilization, and potential homelessness
- Low-income individuals, below 80% Area Median Income (e.g. Oakland = \$65K)

RxHome Fund

- \$100M revolving; KP invested \$50M
- Available to all KP service areas
- Early stage, flexible debt capital
- New production and preservation
- All stages of development process, e.g. predevelopment, land/property acquisition, construction, line of credit product
- Low-income individuals and special populations, e.g. currently homeless, veterans, extremely low-income, etc.