



## Report On The Importance Of Broadband Access For Community Development.

The Federal Reserve Bank of Dallas

July 2016

<http://www.dallasfed.org/assets/documents/cd/pubs/digitaldivide.pdf>

**Fed Rpt, at p. 8:**

### ***Access to Health Care***

Health is fundamental to individuals, families and the economy. Good health reduces poverty, protects family assets, improves educational performance, increases labor productivity, enhances the investment climate and, through all of these things, stimulates economic growth.” Fn, 35

### **Footnotes re Health:**

- 35 “[Health and the Economy](#),” by Julio Frenk, Harvard International Review, June 14, 2014.
- 36 “Healthy Communities: A Framework for Meeting CRA Obligations,” by Elizabeth Sobel Blum, Federal Reserve Bank of Dallas, March 2014, [www.dallasfed.org/assets/documents/cd/healthy/CRAframework.pdf](http://www.dallasfed.org/assets/documents/cd/healthy/CRAframework.pdf) .
- 37 Telemedicine: Opportunities and Developments in Member States, Report on the Second Global Survey on eHealth, World Health Organization, Global Observatory for eHealth Series, vol. 2, 2010, [http://who.int/goe/publications/goe\\_telemedicine\\_2010.pdf](http://who.int/goe/publications/goe_telemedicine_2010.pdf)
- 38 For a discussion of health on the Texas Border region, see the health section of “Las Colonias in the 21st Century: Progress Along the Texas– Mexico Border,” by Jordana Barton, Emily Ryder Perlmeter, et.al, Federal Reserve Bank of Dallas, 2015, [www.texascolonias.org](http://www.texascolonias.org) .
- 39 Federal Health Information Technology Strategic Plan 2011–2015, Office of the National Coordinator for Health Information Technology, [www.healthit.gov/sites/default/files/utility/final-federal-health-itstrategic-plan-0911.pdf](http://www.healthit.gov/sites/default/files/utility/final-federal-health-itstrategic-plan-0911.pdf) .

- 40 “Mobile App Streamlines Benefit Application Process,” In Touch, Texas Health and Human Services Commission, 2015, [www.hhsc.state.tx.us/stakeholder/2015/jan-feb/2.shtml](http://www.hhsc.state.tx.us/stakeholder/2015/jan-feb/2.shtml) .

@@

[www.benton.org/](http://www.benton.org/)

## FUNDING AND INVESTING IN BROADBAND INFRASTRUCTURE

[SOURCE: [Medium](#)

[Commentary] Schools, hospitals, libraries, and emergency services all have a few things in common — they are vital as anchors within a community and depend on high-speed Internet access to provide their services. Unfortunately, many low or moderate-income areas lack the broadband access that could help them revitalize their neighborhoods and be competitive in the digital age. Households in the US making \$25,000 or less have a broadband adoption rate of 47 percent, while those making more than \$100,000 have an adoption rate of 92 percent. The Federal Reserve Bank of Dallas recently released a report on the importance of broadband access for community development. The report identifies how broadband can be transformative for a community in many ways. Digital skills are increasingly important in the workforce, students need the Internet to do research and complete their homework, access to financial services are more readily available with online banking, and telemedicine improves the health of people who otherwise wouldn't have access to healthcare. Broadband also is increasingly essential for small businesses who can find resources online along with tools to modernize everything from payroll to marketing. Knowing how important broadband can be for communities, we're excited to hear that the Federal Financial Institutions Examination Council (FFIEC) has redefined the guidelines for the Community Reinvestment Act (CRA) that will allow for loans towards broadband investments that can help bridge the digital divide. These new CRA guidelines will expand financing for the construction, expansion, improvement, maintenance or operation of essential infrastructure that help revitalize and modernize communities.

[FTTH Council is a non-profit association of companies and organizations involved in fiber to the home]

[www.benton.org/headlines/government-agencies-make-funding-and-investing-broadband-infrastructure-easier-communities](http://www.benton.org/headlines/government-agencies-make-funding-and-investing-broadband-infrastructure-easier-communities)



Please visit

[OCC's website.](#)