MORATORIUM, MEDIATION, MONEY: A new New York Fed white paper on city and state efforts to protect renters at risk of eviction highlighted New York’s extended moratorium, Philadelphia’s mediation program, and California’s simplified applications for rental aid, detailing how each program had adapted to challenges during the pandemic. Read the paper here.

Join us on November 16 for “An Economy That Works for All: Foreclosure Free, Low-Income Homeownership.” The event will feature presentations by Federal Reserve Bank researchers on disparities in home ownership by ethnicity and income, a discussion by business and nonprofit leaders working to provide low-income families for home ownership, and a panel with leaders from Finance and Banking on efforts to address hurdles to first-time homebuying for low-income families.

JOIN

Ideas: “The Future of Builder Wealth” collected the best ideas on building wealth for everyone, such as nurturing young Black investors, bringing technology and coaching together to strengthen families’ ability to save, and using tax credits to build wealth. Read the book from the Aspen Institute and the St. Louis Fed.

Happening soon: Join us for Race and The Economic Focus on the Wealth Divide. Wednesday, October 20, 12:00 PM EST to 2:00 PM.

SCHOOL, PROBATION, SOBREITY: The first of $5 million in planned investments from the University of Pennsylvania’s Penn Medicine and the Wharton Social Impact Initiative are going to three start-ups tackling social factors linked to poor health.

They are: A communications software company aiming to reduce school absenteeism; a telehealth platform for people in recovery; and a customer relationship management system aimed at preventing technical violations in the criminal justice system, such as missed probation appointments.

Actions: A Stan Francisco start-up’s fluid of drinks delivered 2.5 million doses of the COVID vaccine to remote areas of Ghana.

Interventions: Deloitte worked with the government of the state of Hayara in Northern India to launch e-school, combining virtual healthcare, telemedicine, and a womens empowerment campaign to address COVID. In a roughly two-week period, 200 medical students and interns consulted with more than 7,000 patients isolated at home, making roughly 41,000 telemedicine calls. Reported death rate fell by 56% in the district during the focus period.

SOLAR, RETROFTS, MILK: We’re seeing ideas for mitigating climate change everywhere from laundry rooms to lunchrooms.

Ideas include the argument for nylon solar tax credits, a reusable bag, how leds include retrofits and increased energy efficiency could cut residential carbon dioxide emissions in half from 2005 levels by 2030, and Baltimore schools cotton school lunch waste from tree stumps by turning them into milking desiccants so students can take only as much as they want.

What we’re learning: Our team wrote about how financial innovations are growing climate in solar power and experts write on extreme heat and air quality. One detail: Thanks to community-owned solar at the Masonic Meadows development in New Hampshire, the local utility buys the power generated and uses a check each month to residents in the community. Read more.