

# Growing Resilient Communities: Planting the Seeds to Economic Prosperity



Real-Time Record

October 28, 2021

## GUIDEWELL Innovation



at St. Petersburg College

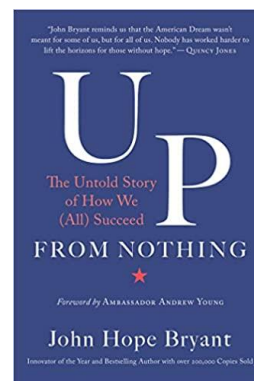
EXPERT FACILITATORS IN  
STRATEGIC COLLABORATION

## Executive Summary

### Key Takeaways – John Hope Bryant, Keynote speaker

There are **Five Pillars of Success** from his book, [Up from Nothing: The Untold Story of How We \(All\) Succeed](#):

- Massive education
- Understanding the numbers
- Family structure and resiliency
- Self-esteem and confidence
- Role models and environment



### Panel Resources from Financial Resources Roundtable Discussion

#### Jamie Ross, President/CEO, Florida Housing Coalition

ross@flhousing.com (put "Sadowski Affiliates" in email subject line)

<https://www.flhousing.org>

<https://www.flhousing.org/sadowski-affiliates/>

#### Marilyn Drayton, Senior Vice President, Community Relations Senior Manager (FL, AL, GA, MS, TN) Social Impact and Sustainability, Wells Fargo

<https://www.wellsfargo.com/about/corporate-responsibility/>

<https://welcome.wf.com/impact/>

#### Ignacio Esteban, CEO, Florida Community Loan Fund

<https://fclf.org>

#### Dr. Irvin PeDro Cohen, Executive Director, Local Initiatives Support Corporation (LISC) Jacksonville

<https://www.lisc.org/>

<https://www.lisc.org/jacksonville>

### Panelists on the Growing Resilient Communities Initiative Roundtable

#### Eddy Moratin, President, LIFT Orlando

#### David Garfunkel, President, LIFT JAX

#### Dr. Germaine Smith-Baugh, President/CEO, Urban League of Broward County

#### Sarah Combs, CEO, University Area CDC

### One Word that comes to mind when you think about what you've heard today



### **Top 3 Most Important Changes for Economic Stability in Underserved Communities**

- Affordable housing / Affordable Housing options from ownership to rental
- Invite more members of the community 'to the table' / Create solutions at the community level rather than trying to "fix" the individuals
- A focus on financial literacy so that we can build long-term economic stability

### **Top 3 Innovative Ideas to Implement in Your Community**

- Building alliances with diverse partnerships (government, private sector, business, etc.)
- Get a Community Land Trust working!
- Innovative Housing Developments (tiny homes, container homes, modular homes)
- Wealth creation

## Table of Contents

Welcome .....	5
Growing Resilient Communities Statewide Challenge Winner .....	6
Opening Keynote: Activating Community Health, Wealth and Success .....	8
Roundtable Discussion: Financial Resources to Grow Community Development.....	13
Panel Resources .....	18
Roundtable Discussion: Growing Resilient Communities Initiative .....	22
Regional Breakout Room Discussions .....	27
Team Reports.....	29
Important Changes .....	30
Innovative Ideas.....	33
Artwork .....	37
Wrap-Up and Next Steps .....	39
Attendees.....	40
Chat Transcript .....	43



## Welcome



**Andrea Henning, Collaborative Labs:** Welcome to the 2021 GuideWell and Florida Blue Foundation Growing Resilient Communities Forum!

*Andrea reviewed the Zoom meeting protocols for the day and reminded participants to use **#GrowingCommunities** in their social media.*



**Susan B. Towler, Executive Director, Florida Blue Foundation and Florida Blue Corporate Social Responsibility:** Good morning and welcome! We are so happy that you took the time out of your busy schedules to be with us at this forum.

The purpose for today is to listen, discuss issues, and begin to identify solutions that we all can use to plant the seeds to economic prosperity in our communities. We have an exciting day planned for you and we hope at the end of today you will join the journey to help grow resilient communities across Florida. I would like to thank Heidi Curtis and Susan Wilde and our entire team for planning today's virtual forum.

### AGENDA

Announcement of the Growing Resilient Communities Statewide Challenge Winner

Opening Keynote: Activating Community Health, Wealth and Success

Roundtable Discussion: Financial Resources to Grow Community Development

Lunch Break

Roundtable Discussion: Growing Resilient Communities Initiative

Regional Breakout Room Discussions

**Susan:** The Summary Agenda is on the screen, but you can also review the agenda and information about all speakers throughout the day at <https://cvent.me/WY1v4L>.

This discussion did not just begin this morning. GuideWell Innovation has held four regional challenge competitions across the state. Here to tell us more about the challenge and announce the winner is Kirstie McCool, Executive Director of GuideWell Innovation.



## Growing Resilient Communities Statewide Challenge Winner

### GROWING RESILIENT COMMUNITIES CHALLENGE

Three months ago, we set out to find organizations with novel approaches to **empower people, business owners and leaders in underserved Florida communities to design their paths to sustainable economic stability.**

Our goal was to find **unique programs and innovative solutions** from grassroots community organizations and social innovators, with the ability to jumpstart local economic prosperity and create a healthy and safe place to live, work and play.



GuideWell is seeking innovative solutions that:

- Provide knowledge, mentorship and capital to jumpstart local small businesses
- Teach financial literacy and credit skills in underserved communities
- Offer mobile or virtual health services
- Can provide a safe convening place to host community input forums, entrepreneurship workshops and health and wellness clinics
- Mentor people to design their own community development strategy



**Kirstie McCool, Executive Director, GuideWell Innovation:** It has been an amazing few months as we've gone through the challenge. This past summer, GuideWell launched the Growing Resilient Communities statewide well-being challenge, an initiative to accelerate the development of place-based approaches for underserved communities and empower residents in those communities to lead the way in designing their own paths to sustainable economic stability and long-term resiliency.

In four short weeks, we received 73 applications from organizations doing amazing work on this topic across the state. We selected 8 - 12 semi-finalists from each region - Central, North, West, and South Florida, to compete in a series of virtual, regional pitch competitions in which three finalists from each region were selected to compete in the statewide challenge for a chance to compete for \$40,000 to fund their innovative solution.

Before we announce the challenge winner, let's take a look at our journey over the past few months.



*A video was shown about the Growing Resilient Communities Challenge.*

**Kirstie:** All the organizations that participated presented thought-provoking ideas and are winners because of the outstanding services they are providing to children, families, individuals, and others in their communities.

I would like to now introduce Pat Geraghty to announce the winner of the challenge.



**Pat Geraghty, President and Chief Executive Officer, GuideWell and Florida Blue:**

Thank you, Kirstie. I would like to take a moment to congratulate all the finalists. It is because of your incredible work that we are one step closer to growing resilient communities across Florida.

We applaud your passion and commitment to addressing this very important topic and look forward to collaborating and working together to empower people, business owners, and leaders in underserved Florida communities to design their paths to sustainable economic stability.



**Pat:** It gives me great pleasure to announce that the winner of this year's Challenge is Poverty Solutions Group. Accepting the award are Lynette Fields and Chantel Aquart. Congratulations, and join me in a round of applause.



**Lynette Fields, Poverty Solutions Group:** Thank you so much, it is an honor! I feel like I'm in the Oscars and I didn't prepare a speech. All the other nominees were so fantastic, and so it was an honor to be in this group. We appreciate your support of this innovative effort.



**Chantel Aquart, Poverty Solutions Group:** I'm so honored and so grateful. Poverty is real and I'm still living it day by day. To see that you all have acknowledged my fight really inspires me to do more. Just know that we're very grateful of everything you're doing for people in tough situations. This is just the beginning and I'm just so grateful to connect with you all. Thank you for this acknowledgement; I really appreciate it.

## Opening Keynote: Activating Community Health, Wealth and Success



**Pat:** It is now my distinct honor to introduce today's Keynote Speaker, John Hope Bryant.

John has quite literally turned his middle name, "Hope," into a national movement in his founding of an organization called Operation HOPE. Operation HOPE is the largest nonprofit, best-in-class provider of financial literacy and economic empowerment services in the nation for those both young and old.

While he's made a name for himself by the hope he provides, John is also often referred to as the "conscience of capitalism." His work has been recognized by five former U.S. presidents and he has served as an advisor to three sitting U.S. presidents on both sides of the aisle. He's also a founding member of the Clinton Global Initiative, a member of the World Economic Forum, and one of three co-founders of "Global Dignity" – an idea dreamed up at the Forum in Switzerland. It's an inspiring place – as I've been lucky enough to discover inspiration while attending the World Economic Forum as well.

Today, Global Dignity works in over 80 countries and reaches more than 1 million people annually through workshops, events, and other initiatives. His awards are numerous – and so is the number of lives he's touched through this important work. I know we're in for an inspiring and educational session today. Please help me welcome John Hope Bryant.



**John Hope Bryant, Founder, Chairman and CEO, Operation HOPE, Inc.:** It is an honor to be with you. Congratulations to Poverty Solutions Group and all those that competed. This is an extraordinary initiative by Guidewell. I commend Pat; you are lucky to have him and his support team. Leadership is rare.

We are sitting in a moment in history, but it does not feel historic when you are sitting in it. What Guidewell and you have done with resilient communities is on a different level for the healthcare sector. I don't see anyone else doing what you are doing. It reminds me of what we are doing but in scale. I am convinced it is the kind of work Dr. King would be doing if he were alive today. Florida has incredible history with its own storyline, culture, and vibe. When you do it right, the rest of the world replicates it. Particularly in challenging communities to be better.

Today, I am going to try to frame where we came from, where we are now, and where we are going and give the nonprofits watching tools to get to the next level. First, I want to inspire the local nonprofits with a personal story. I grew up in Compton, California. When I was five years old, my parents fought and divorced over money. The number one cause for heart attacks is stress and the number one cause of stress is money; you can see the correlation between health and financial wellness. We are human beings having a spiritual experience and energy matters. Whether you believe you can or you can't, you are absolutely right. Your mental health is health.



My parents lost our home and business because they didn't understand how to keep money. I lived with my "uncle" while my mother saved money. He saved me from choking once and he was special to me. But he had chosen to sell drugs in the evenings to supplement his 9 to 5 job. One day, he was hit while riding his bicycle by guys in the neighborhood who felt he was selling in their territory. I saw the death of our family wealth and my "uncle" by the time I was five. When I was nine, I had a best friend who was without a solid a family structure. He got shot and killed along with my next-door neighbor. I was done. At school, a Caucasian banker was teaching a home economics class (financial literacy). I asked him what he did and how he got rich legally. He told me he financed entrepreneurs and I decided I wanted to be one. I started a candy business in the liquor store in the neighborhood and never looked back.

In my book, I talk about three types of mentalities: **surviving, thriving, and winning**. Surviving is the one we need to get away from. Underserved communities are experts on what they are against and not what they are for. But we have been forced into that corner. The thriving mentality is the middle class, the majority of Americans. **The surviving mentality is our problem.** Ambassador Andrew Young said, "to live in a system of free enterprise and not to understand the rules of free enterprise must be the very definition of slavery."

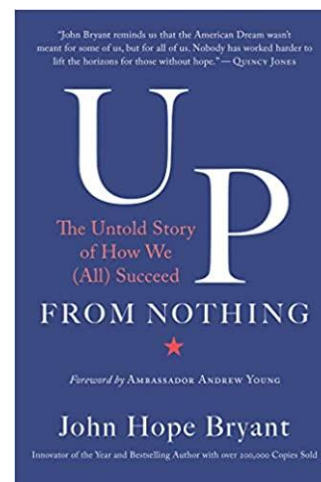
At Operation HOPE, we have done an index of all the communities in this country by credit score and overlaid them with social economic data. I can tell you the health of your neighborhood without stepping foot in it. In surviving mentality neighborhoods, creditors can prey on people who are already depressed and upset. The surviving mentality is not sustainable. The thriving mentality is what you want, because they are winners. **A winner knew they were a winner before they ever won anything.** Which one are you?

In every organization, you have three types of people, a hunter (those who go after it), a skinner (those who do the analysis), and a cook (those who deliver what you are selling). Every organization, family, or community needs to know the role they are playing and have the right mentality.

There are **Five Pillars of Success** from my book, [Up from Nothing: The Untold Story of How We \(All\) Succeed](#):

- **Massive education**
- **Understanding the numbers** and the math of how the economy works. There is a difference between making money and building wealth. To build wealth, it is compounding, business income, enhanced education, investment income; it's building wealth in your sleep. It starts with a winning mindset.

You could give money to someone, but without the right mindset they will be broke again. Surviving neighborhoods have a credit score of 500—half of black Americans have a credit score below 640—which means they're locked out of the free enterprise system. Struggling communities in Florida have a check casher, next to a payday loan lender, next to a pawn shop, with a church down the street to make you feel a little bit better. Understand how math in the economy works.



- **Family structure and resiliency**
- **Self-esteem and confidence.** Those two things are different. Confidence is what you are displaying in what you do, but it does not mean you have high self-esteem. If I don't feel good about myself, I am not going to feel good about you.
- **Role models and environment.** You model what you see; that is why what you are doing is so important. If all you see in your neighborhood for symbols of success is athletes, rap stars, and drug dealers, you are only modeling what you see. **If you hang around nine broke people, you'll be the tenth.** Whatever you model, you will be.

If you get four or five of these right, you will get results. How can we have a country right now where a majority of people are not in line with these five principles? If you have three or less, unfortunately, you are predestined to fail.

I wanted to give you a reason of why we are where we are before I point you to the future.

In 1619, in Jamestown, Virginia, twenty black and white indentured servants were brought here to work, and they got along, although they were treated equally (by the way, don't trust my history on this). They decided to run away and were caught. The overseers felt it was a problem that they were getting along; they would rather have a race riot than a class riot. They gave the white servants two more years of servitude and gave the blacks lifelong servitude. The poor white people were in charge of the black servants.



The world was billions of years old, but the concept of "white" was born in 1619. There used to be black royalty; it used to be about power and wealth, not race. My great grandfather was a slave who worked his way out of slavery and my father went on to become a business owner. My ancestors were enslaved, which means we didn't get paid for 240 years. We couldn't create capital because we were capital and we worked for free. In 1865, Native American Indians, African Americans, and poor whites were denied and are the groups today that were left behind. They were denied three of the five pillars of success. In the Civil War, unlike in South Africa, we did not pivot together. There was no healing or reconciliation. We were given 40 acres and a mule, and when the playing field was level, we succeeded. But we were never taught about capitalism and free enterprise, which is why I love what you are doing here today.

In 1930, the Federal Housing Administration (FHA) created red lining and refused to finance mortgages and black neighborhoods. Black neighborhoods were worth less than white neighborhoods because banks would not finance what the government wouldn't insure. You could only buy homes with cash in a black neighborhood, so the values became depressed. That is why black net worth is ten percent less than their white counterparts.

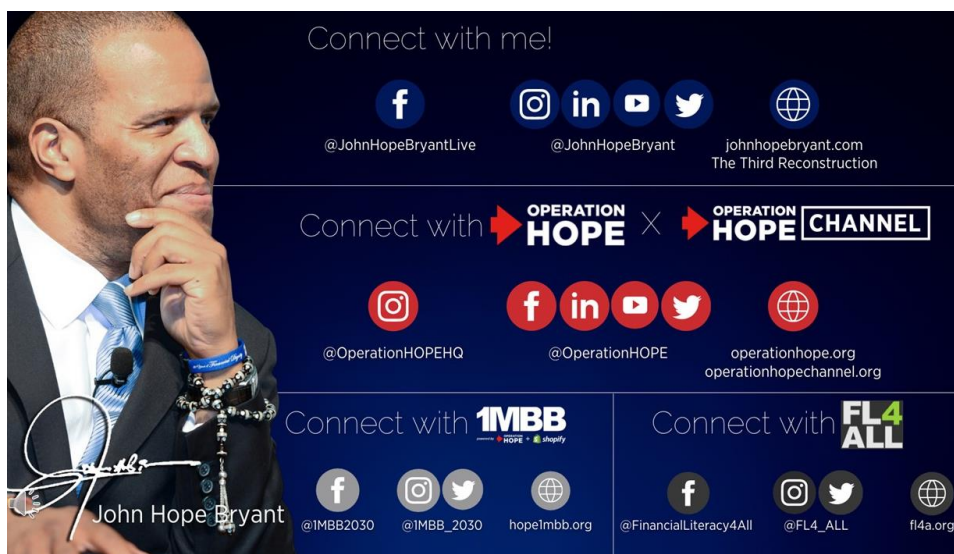
During World War II, a black middle class got created through the military and a white middle class through the GI Bill. That drove gross domestic product (GDP) for seventy years. But now, we are in a different era. There are not enough college educated, 55-year-old white men to grow the GDP for the next 60-100 years. The demographics have changed; we are all in this together.

I can tell you there's never been a riot or police brutality in a 700-credit score neighborhood in American history of any race because of the repercussions. Only 500-credit score neighborhoods riot. It is not about the credit score, it is about the trending indicator of hope, well-being, engagement, belief, trust, confidence, wealth, and health, which is what Pat's team is talking about.

Companies, regions, and states are embracing diversity and inclusion because it makes sense. Lastly, the city group report proves that discrimination against blacks alone in twenty years cost the American economy \$16 trillion. If we stop right now, GDP will grow a trillion dollars per year. What if you do that with Native Americans, poor whites, Latin American people, etc. and we all got on the same team?

We are all in this together and I wanted to give you a reason to believe in what you are doing. Know no matter how big your group is, you can change the world. Be a candle lighter for hope. Embrace jobs and create economic indicators to set people free.

Lastly, I want you to look up the **Third Reconstruction**. Basically, the first reconstruction was the Civil War, the second was the civil rights movement, and the third reconstruction is social justice through and economic lens between 2020-2030. You are part of it, whether you know it or not. At Operation HOPE, we have four initiatives: financial literacy for all, create black wealth, become America's financial coach, and have corporate inclusion. Thank you very much.



## Q & A

**Pat:** Thank you that was very inspiring. Here in Florida, we are part of a group doing financial literacy work. How do we connect what is happening locally or statewide to your movement?

**John:** Consider joining Financial Literacy for All as a member along with other CEOs of large Fortune 500 companies. I think you are a role model organization for the country. You have a huge footprint in Florida and your state has a big footprint nationally. Local builds everything national and global.

Also, think about how your company may help create some of those one million black businesses. We put up the resources, including training and \$25,000 in in-kind support. If someone on the call is listening, we will give you that support for a black-owned business that you can use as a matching grant to go to a foundation in your area.

You are already a leader in inclusion. I would like to see you emerge on a national stage so other leaders will follow.



**Pat:** I accept and will sign on to be part of your workgroup with the other CEOs.

Susan, you have some more questions?

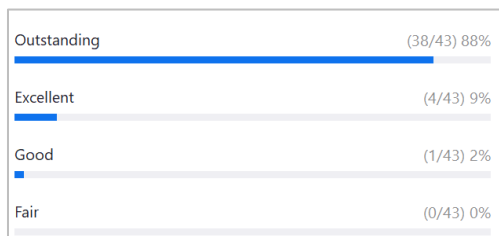
**Susan:** Can you talk about the entrepreneurial training program that Chantel, who won our challenge, mentioned?

**John:** If you go [www.OperationHOPE.org](http://www.OperationHOPE.org) after this session, you will find the programs she mentioned along with others. We offer help to not just blacks. There are 30 million businesses in America that drive the economy. Of those, 2.7 million are black businesses, however, 96% of those are sole proprietorships. You can't build wealth without compounding, and if you are the sole owner, you are only bringing in income. Chantel went through our small business training program, which is part of our One Million Black Business and Entrepreneur initiative (1MBB). Our training and resources are available online.

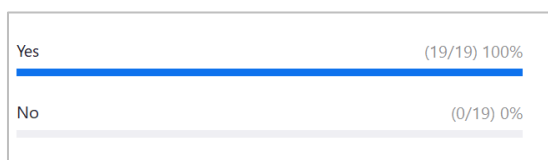
**Susan:** Thank you, John, for your thought-provoking presentation. It will be available on our Guidewell Innovations site (<https://guidewellinnovation.com>) in a few days.

**Andrea:** Participants, your feedback is very important to us. Please take a moment to complete the poll that is now on the screen.

**Poll #1:** Please rate the keynote address.



**Poll #2:** Did you identify at least one topic or idea from the keynote that you will take back to your community?



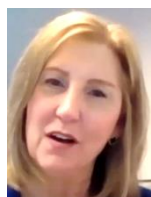
## Roundtable Discussion: Financial Resources to Grow Community Development

**ROUNDTABLE DISCUSSION: FINANCIAL RESOURCES TO GROW COMMUNITY DEVELOPMENT**

*Moderator:*  
**Dawn Lockhart**, *Director of Strategic Partnerships, Office of Mayor Lenny Curry, City of Jacksonville*

*Panelists:*  
**Dr. Irvin PeDro Cohen**, *Executive Director, LISC Jacksonville*  
**Marilyn Drayton**, *Senior Vice President, Community Relations; and Senior Manager, Social Impact and Sustainability, Wells Fargo*  
**Jamie Ross**, *President/CEO, Florida Housing Coalition*  
**Ignacio Esteban**, *CEO, Florida Community Loan Fund*

**Susan:** We will transition now to the Roundtable Discussion on Financial Resources to Grow Community Development. Because the moderator was unable to participate live today, the session was recorded two weeks ago. Some of the panel members are joining us for the live question and answer session after we view the recording.



**Dawn Lockhart (Moderator), Director of Strategic Partnerships, Office of Mayor Lenny Curry, City of Jacksonville:** I'm delighted to welcome you to this very innovative and creative panel. You're going to hear from some wonderful experts focused on growing resilient communities that are important for how we build resources in our community.

We want you to take away from today all of the different resources that you can leverage in order to achieve personal, neighborhood, and community wealth. We want to introduce you to a new way of thinking about that. There really is a three-legged stool of resources to help you build capacity.

Those include **personal** resources; how to help a family understand how they navigate and build personal and financial wealth. How to help a **neighborhood** understand how they can identify access to affordable housing resources or city-provided resources to grow the quality of life. And thirdly, what can the **community** do and come together to really build partnerships and strategies to achieve an economic development focus, so that everyone in the community benefits.

We've got a great group of participants here today, and we look forward to sharing with you the wealth of information that we have.

First, let's talk about what some of those different challenges look like for people who are having difficulty getting access to those important resources and what the solutions are to address the gaps.



**Question:** Studies have shown that heirs' property issues disproportionately affect low-income communities of color. Tell us a little bit about the history on that issue and what you're doing to help correct it.



**Dr. Irvin PeDro Cohen, Executive Director, Local Initiatives Support Corporation (LISC) Jacksonville:** Heirs' property is one of the fundamental strategies that we use to address the work that we're doing in the space of family wealth creation. The lack of heirs' property could be a major prevention tool when hurricanes hit our city. When they hit in certain communities, residents do not have access to federally funded dollars to repair their homes.

We were intentional about addressing heirs' property to help families access federal funds in disasters and allow them to take advantage of the asset of a home. We wanted them to have a legacy to pass on, but we found no one sat down to address what happens when someone dies. We help residents in those communities understand what happens to their assets.



**Marilyn Drayton, Senior Vice President, Community Relations Senior Manager (FL, AL, GA, MS, TN) Social Impact and Sustainability, Wells Fargo:** We try to make sure we provide products and services that assist families and individuals with financial health. It is important that there is a pathway as we address the opportunity of the American Dream. We are focused on our partnerships with nonprofits; Florida has a statewide network of financial capability practitioners led by Bill Mills. They oversee and administer the Bank on Florida initiative, which is a national network that provides resources for individuals and families to understand budgeting and savings. Having the foundation of financial literacy leads to being able to secure assets. As a bank, we offer products to provide flexible, low rates as an entryway to mainstream banking.

**Question:** PeDro, could you talk about why financial opportunity centers are so important?

**PeDro:** There must be a level of intentionality when it comes to having financial success; I don't think it happens overnight and I don't think it happens by happenstance. Our financial opportunity centers represent an intentional way for us to be intentional, particularly in the underserved communities. Everyone wants to be better and our financial opportunity centers allow them to be successful. We have partners working with us that help people learn the information they need. Everyone has the capacity to own a home, but some people don't know how to put the resources together to make that happen. We help the consumer get to that next step.

**Question:** Let's hear about community programs that help people advance. Jamie, what are the current programs and resources available that can assist communities in lowering their housing costs from a statewide perspective?



**Jamie Ross, President/CEO, Florida Housing Coalition:** There are many resources due to the federal money right now, such as the COVID relief funding. It is a once in a lifetime opportunity for affordable housing.

We are in an affordable housing crisis. We have market failure, a dearth of affordable rentals, and home prices are high. We have a new era for the State Housing Initiatives Partnership (SHIP) program; it is important for everyone to understand how it works at the local level. We are no longer going to have sweeps of the program. Once you are home-buyer ready, the SHIP program is available in every county to help you purchase a home, including down payment and closing cost assistance. We are seeing partnerships and companies helping as well.

We have a more reliable stream of SHIP money; we have \$355 million we expect to be appropriated for the Sadowski Act programs this year. We also need to move people that are unstably housed in rentals, which means we need more production. More rental housing is a pipeline for home ownership. The largest program in the state is the low-income housing tax credit program. We need good policies with all these programs. The Florida Housing Coalition provides the training and technology assistance on all these programs.

This panel all works together and one of the programs my organization launched in February is the Center for Racial Equity, which addresses heirs, property issues, and closing the gap. We are all working together on all these issues. The Sadowski Coalition affiliates work together to make sure the moneys are appropriated. That program is also underwritten by Wells Fargo and is free.

**Dawn:** Many of our participants may not realize you are the reason the Sadowski Act has not been swept; we owe you a debt of gratitude for that. I would like the participants to know that you do not have to be in the business of affordable housing or financial wealth building to engage these organizations with your clients. Think about how you can incorporate financial capability work into the daily work that you're doing as a nonprofit organization.

Let's transition to small business and community development. In our state, we don't have enough capacity in our current community development corporations to meet the demand for need. We have an expert on our panel on community development financial institutions, Ignacio.

**Question:** What is true impact of the Florida Community Loan Fund in the state?



**Ignacio Esteban, CEO, Florida Community Loan Fund:** We are financial institution organizations that aim to provide financial services to people and organizations involved in community development. The Florida Community Loan Fund is a type of CDFI that works in the community development sector (nonprofit affordable housing developers, nonprofit healthcare providers, for-profit developers) that are aligned with our mission. We do not do small business or individual lending.

At the Florida Community Loan Fund, we believe the economy doesn't treat everyone equally. Our role is providing the capital necessary to address long-term inequalities with the help of

organizations at the ground level. We finance projects, not organizations. We lend to experienced borrowers and those figuring it out for the first time, and some have grown along with us.

Florida has a dedicated community development sector, but we are not as strong as we need to be relative to our size and needs. The Florida Housing Coalition has done an incredible job of helping groups improve and it is incremental growth. We have opportunities with upcoming funding to make it stronger and the key is how to take advantage of that.

**Dawn:** That sounds like a call to action, and I hope the participants realize they play a role in connecting the dots to the available resources.

**Question:** PeDro, can you explain what a community development corporation (CDC) is and talk about the resources Local Initiatives Support Corporation (LISC) provides to build the capacity? Also, what can other communities do that do not have a LISC and how they can grow that capacity?

**PeDro:** I agree that community development corporations (CDC) are essential in moving neighborhoods forward. Often, neighborhoods that would benefit from a CDC often have several different social issues that they're trying to navigate. Much of the work of a CDC comes out of the issue of crime. Typically, there are not enough young people moving back into the neighborhood to take on the responsibility of developing a CDC. LISC has provided technical assistance locally to those CDCs. We stand up the leaders in a community. We are there to support and believe those who are closest to the issues have the capacity to change the issues. We also provide some of the resources around affordable housing where other organizations may not.

**Question:** There needs to be small businesses that become the building blocks of these communities. Marilyn, would you talk about the resources and incentives for small businesses and give an example of a small business you have worked with?



**Marilyn:** Small businesses are the building blocks of any economy across America, and it is a pride point for us. I will share a personal testimony. I have been in banking over thirty years and am a direct product of a small business owner; my father was a construction company owner and I worked for him as a teenager.

Wells Fargo launched a new program last summer during the pandemic called the Open for Business Fund, where we made a commitment to redeploy all of our gross fees from our Payment Protection Program (PPP) lending. The grant program was to help small businesses to keep their doors open and remain a key employer. We have been able to invest in organizations who are helping individual small businesses across Florida. We try to be deliberate and intentional around providing a lift for racially- and ethnically-diverse small businesses.

As an example, we support a program that supports childcare and early learning centers. Our bank partnered with the Business Leadership Institute, led by Robyn Perlman, working with other small businesses to help the staff and owners of those centers build their business acumen to increase their revenue. That is the foundation of Florida and our economy; to make sure kids are ready to go into school.



**Dawn:** Let's talk a little bit more about the broader perspective of community development. Community land trust seem to be growing across the state.

**Question:** Jamie, can you explain what a community land trust is, its benefits, and what organizations can do to ask the leadership to move it forward in their community?

**Jamie:** In the terms of home ownership, a community trust is an alternative to renting. It is a way of moving families out of unstable housing and into the wealth building of home ownership. It starts with buying a home that is more affordable because the land is owned by a 501(c)(3) mission-based nonprofit. The homeowner is getting a 99-year ground lease and buying the home. They have a thirty-year, fixed rate mortgage and don't have to worry about it going up and can save money. They can sell the home based on the resale formula contained in the 99-year ground lease. The idea is that that home is a home for successive families. Jacksonville may be using community land trust for a completely different reason than another community. Building a new house in a neighborhood helps the value in that area.

Community land trusts are taking off all over the state, sometimes for different reasons. For example, other communities may focus on gentrification or taking land out of a speculative market. Every community needs a community land trust because it helps your community with other strategies; they are going to be an educator and an asset. I said the biggest failure we have is the market failure. Housing and land are a commodity. The more land we take out of the investor market and into a mission-based nonprofit, the better off we will be.

**Question:** Ignacio, tell us what new market tax credits are.



**Ignacio:** New market tax credits is a way of using the tax codes to help community development happen. It is way to incentivize investors to invest in redevelopment areas for specific projects that can benefit the community, typically measured by the number and quality of jobs created. Additionally, access to healthcare and education facilities are measures. It has to meet a set of criteria, including location, scope of size, and be cost beneficial. The benefit of a new market tax credit financing is that we can infuse capital into projects faster and larger than we could before. One suggestion for people interested in seeing what a tax credits project looks like can go to [www.FCLF.org](http://www.FCLF.org) and look at projects under the Borrowing section, called Meet Our Borrowers and sort by new market tax credits.

## Panel Resources

**Question:** Can you quickly give the audience the best way to capture the resources you mentioned?



**Jamie:** Regarding the new market tax credits, I was working with a nonprofit that had done new market tax credits and told them if they could do that, they could handle low-income housing tax credit.

Go to our website to learn more and I encourage everyone to send me an email with "Sadowski Affiliates" in the subject line and I will sign you up and you will be in our network. It is free and we need you to get involved.

Jamie Ross: ross@flhousing.com (put "Sadowski Affiliates" in email subject line)

<https://www.flhousing.org>

<https://www.flhousing.org/sadowski-affiliates/>

**Marilyn:** We have a team of Wells Fargo community relations professionals spread out across Florida, primarily in the four quadrants of our state. I can help connect you to the right person and you can go to our website to learn more about our national philanthropic priorities, our grant making approach, and the types of organizations and programs we are funding.

<https://www.wellsfargo.com/about/corporate-responsibility/>

<https://welcome.wf.com/impact/>

**Ignacio:** Our website is the best place to see every loan we make, examples of the loans we do, and impact maps. I thank everyone on the panel and the role Wells Fargo plays on the community development field that is tremendous.

<https://fclf.org>

**PeDro:** I suggest everyone go to our website to see the work we are doing in affordable housing and in supporting small businesses in our community in Jacksonville.

<https://www.lisc.org/>

<https://www.lisc.org/jacksonville>

**Dawn:** Thank you. What you heard was expertise from the best in the field. We put that call to action out to you to really think about how you can participate in growing community development in your own organization and the community you serve.



## Q &amp; A



**Kirstie:** We have some of the panelists here to answer your questions live. The first question is around community land trust.

**Question:** Is there a minimum size for property that would qualify for community land trusts? For example, if a non-profit wanted to purchase a structure for expansion, would this qualify?

**Ignacio:** I know there are very small community land trusts in Florida, so the answer is probably no, but I can't provide more details.

**Question:** Aren't CDCs provided by local governments? If you are unincorporated and the county administration is unwilling to develop a CDC for the primary reason of lack of a healthy tax base in those communities, then what can be done?

**PeDro:** I would say it depends on how the municipality views the CDC and their willingness to work with them.

**Ignacio:** CDCs do not have to be operated by governments, local individuals could come together and create a CDC.

**PeDro:** That is the case in Jacksonville; we help them with the paperwork to create the CDC.

**Question:** Can we hear more about the Jax Community Land Trust? When will this be launched? What housing stock will be under the trust?

**PeDro:** It is still in the implementation phase. It has to be operationally funded for the long haul. The land was all in under-resourced communities, so some properties had to be taken in and pulled back out. There is no estimated time.

**Question:** What role could a nonprofit, such as those that participated in our challenge or others, have with the initiative that your organization's respectively lead? How can they get involved in and participate with the different programs that you all host and sponsor?



**Marilyn:** Wells Fargo has four focus areas: housing affordability, small business growth, financial health, as well as sustainability, and environmental with a focus on racial equity. Nonprofits with those areas as part of your mission can connect with the right Wells Fargo community relations team member to have a dialogue.

**PeDro:** We are very focused on changing the direction in under-resourced communities. If an organization is doing work in that area and it aligns with what we are doing, the more the merrier.

**Ignacio:** Our major focus is nonprofits that are also financial institutions to help streams of capital come into underserved communities. Groups interested in reaching out to us that have a

project that will need financing capital can reach out to through our website. We have four loan officers that cover Florida.

I see there was also a question about initial funding for CDCs. The Florida Alliance of CDCs (currently under a new name) may be able to give some resources for getting a CDC off the ground when local government does not have seed funding.

**Question:** What needs to happen from a policy perspective to build healthy viable communities and increase available financial resources in those communities?

**Ignacio:** The community development sector in Florida has a lot of problems. We do not have private foundations that fund the growth of organizations. We have done a fairly good job of bringing capital and training to the sector. Most importantly, Florida needs private funders to realize what we can do collectively to develop core basic infrastructure at the organizational level.



**PeDro:** I disagree a bit in terms of the capital brought back from the government and private sector level into some of these under resourced communities. We have done a better job of infusing social programs than capital in these communities. We have to do a better job of making these communities places people want to live in rather than move out of. People need access to affordable homes. Government and philanthropy need to be intentional about their efforts.

**Marilyn:** Infusion of capital resources is needed. Up until recently, stakeholder industries typically convene to solve a problem. Now, sectors are meeting more, but typically, the major corporations who are investing and providing products and services in our underserved communities were not at the table. Including them and meeting regularly will help build awareness, policies, and practices to advance forward.

**Question:** Marilyn, can you each talk about your programs and services?

**Marilyn:** Financial health is one of our four focus areas. Our Banking Inclusion Initiative is a ten-year commitment focused on bringing unbanked individuals into affordable mainstream accounts and helping entities trying to support individuals and families. We provide counseling free of charge. Often there is a level of pride when a family is struggling, and it is hard to ask for help. Our hands-on banking program helps folks with budgeting, strengthening credit scores, and investing, which we have been doing for years.

**Question:** Ignacio, can you tell us about a use-case of a successful program you have funded?

**Ignacio:** The Florida Community Fund operates with the core purpose of maximizing opportunities for people and places outside of the economic mainstream, especially due to race. One project that comes to mind is the Overtown Youth Center in Miami on the youth services side. On the affordable housing side, we have helped nonprofit and for-profits of different sizes. We are also proud of our work with supportive housing for people with special needs. Our role is to make a project as successful as it can by providing funding; once someone borrows from us, we advocate for them.

**Question:** How does the Community Fund determine interest rates?

**Ignacio:** We lend on a fixed rate basis because our projects don't have flexibility to accept a higher rate down the road. Our rates are based on our cost of capital, which is relatively low, from 3.5 to 5.5%. We try to maintain accessible rates. We can also do a lot with the structure of the financing to accommodate payments.

**Question:** PeDro, tell us a personal story about one of your programs that is near and dear to you.

**PeDro:** I have two. The first is Project Boots, which encourages essential workers to move back into our historic neighborhood. It allows us to redefine the gentry in one of our most underserved neighborhoods. We created the Jacksonville Growth Capital Fund to provide capital to the small businesses in those neighborhoods. We are intentional about bring people back into our neighborhoods and supporting them.

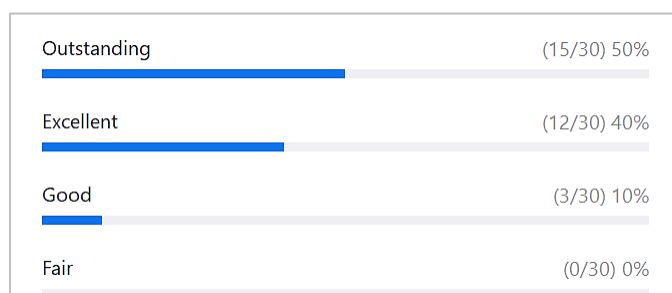
**Question:** Do you include home-based businesses in this?

**PeDro:** It is on a case-by-case basis.

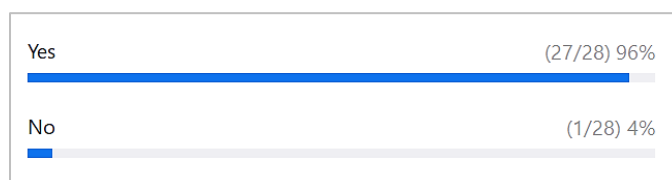
**Kirstie:** Thank you, panel members, for that informative discussion. I know I learned something new, and I hope that you did as well. Another round of applause!

**Andrea:** Participants, your feedback is important to us. Please take a moment to complete the poll that is now on the screen.

**Poll #1:** Please rate the panel discussion.



**Poll #2:** Did you identify at least one topic or idea from this panel discussion that you will take back to your community?



## Roundtable Discussion: Growing Resilient Communities Initiative

### GROWING RESILIENT COMMUNITIES INITIATIVE ROUNDTABLE

*Moderator:*

**Penny Shaffer, Ph.D.**, Market President, South Florida Region, Florida Blue

*Panelists:*

**Eddy Moratin**, President, LIFT Orlando

**David Garfunkel**, President, LIFT JAX

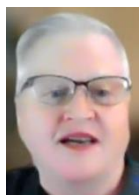
**Dr. Germaine Smith-Baugh**, President/CEO, Urban League of Broward County

**Sarah Combs**, CEO, University Area CDC



**Susan:** Now it is time for the Roundtable Discussion on Growing Resilient Communities Initiative. The moderator is Penny Shaffer, who is retiring and leaving Florida Blue this year. On behalf of everyone, we are going to miss you terribly and we've loved working with you!

For more information on the panelists, please visit <https://cvent.me/bOEIqa>.



**Penny Shaffer, Market president, South Florida Region, Florida Blue:** Thank you, Susan. It's been my pleasure and thank you all for being here. I have a great group of panelists who know well their respective regions, if not the state. They are here today because of the relationship we have with them in our Growing Resilient Communities Initiative.

**Penny:** Eddy, tell us about LIFT Orlando and the Purpose-Built Communities Model.



**Eddy Moratin, President, LIFT Orlando:** We started in 2013 as a collaboration between business leaders, residents, and community partners to help strengthen some of the neighborhoods at the heart of Orlando. Those communities had been underinvested for decades. We invest in strengthening leaders and the infrastructure.

**Penny:** David, tell us about LIFT JAX.



**David Garfunkel, President, LIFT JAX:** We are similarly implementing the purpose-built community model in Jacksonville's east side. We are working to eradicate generational poverty one neighborhood at a time. I believe our most important guiding principle is community leadership. We make sure our leaders are part of the process all the way through. On my board of directors are people who live in the east side. We always work *with* the community.

We have four pillars: mixed-income housing, cradle to career education, community wellness, and long-term financial vitality.

**Penny:** Germaine, tell us about The Village.



**Dr. Germaine Smith-Baugh, President/CEO, Urban League of Broward County:** We are affiliated with the National Urban League in New York. Many Urban Leagues develop housing because it intersects with other pillars we operate in. Here in Broward, we have six: education, entrepreneurship, jobs, justice, housing, and health. The Village is the intersection of all these areas, using housing as the base. We own 5.6 acres of land in Oakland Park and with Florida Blue will be adding another 10 acres. Our intention is to have mixed income built intergenerationally to address the housing needs of working families and elders. I am excited that each of us are in different parts of the journey.

**Penny:** Sarah, tell us about University Area CDC.



**Sarah Combs, CEO, University Area CDC:** We are a public/private nonprofit organization that has been around for about 23 years in Tampa, Florida. Our mission and vision are to improve the community and work with the residents in order to do so. We focus on community well-being as the center cog. We offer programs for youth and adults and education. Our neighborhood transformation strategy puts the residents at the center of it all.

**Penny:** How have you engaged the community in the planning and vision for the transformations?

**Sarah:** Our neighborhood transformation strategy started with throwing our strategic plan out the window and walking into the community and talking to residents about what they wanted. About six years ago we created our strategic plan based on resident feedback and the pillars of community engagement. Surprisingly, the residents wanted a park. We included an organic garden, fitness areas, and playground. They own that park now.

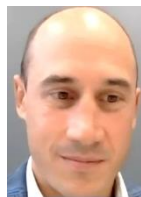
**Eddy:** We were also surprised when we began to engage the community. We found people that lived in the community were best to survey the residents because they were familiar faces and it also created jobs. We asked what they loved, what they wanted to change, and what were they willing to do. As we gathered the community, one of the ideas was a park. We were told by the city it was impossible, but today this park is one of the best in the city.

We had significant concerns around housing in the neighborhood. Slumlords eventually had driven it into the ground by 2012. Families who once had pride in the neighborhood, had to deal with the current circumstances. Residents were able to decide what would be built and how. The goal was to set a standard for a high-quality, dignified space any hard-working middle-class family will be proud to call home. It was difficult for the original families to move back. Today we are under construction and partnering with with Florida Blue, Advent Health, and Orlando Health on a community-based community health center. We see the residents of those communities as treasure troves of ideas, talents, and leadership that sets up the path to equity in the process.

**Penny:** Can we talk about the partnerships for successful community development?



**Germaine:** Partnerships are what make it work long term. It is important to define the stakeholders. You think about current residents, business owners, and faith-based organizations, but you also have to think about the people of the future. A lot of black legacy communities are filled with people with great pride, despite how we might see it. We need to be conscious of that and engage those individuals in initial conversations. They may have moved out but still have connections in that community. If you can bring in mission-focused investors, it makes your conversation a lot easier. There are a lot of different layers to funding these projects, but the entities need to understand the intersectionality of the community with the needs for the project to be profitable.



**David:** As the community quarterback, we are not direct service providers; we are looking to bring resources and partners to the table to make what the community wants to happen. We are working with LISC, the Duval County Public School District, the City of Jacksonville, Goodwill Industries. We need to understand the wants from the community leaders and bring the partners in to make it happen.

Critical partnerships are the grassroots organizations in the neighborhood that have been leading this work for years. A priority of ours is to build their capacity over time, so, in some ways we're working our way out of a job.

**Penny:** Talk a little bit about the kind of policy change that needs to happen to make these communities vibrant and resilient.

**Sarah:** As life evolves, things need to happen to catch up, specifically around housing. There are a lot of zoning regulations that don't make sense (e.g., parking, lot sizes, setbacks) that provide challenges for us. When I speak to government agencies, I challenge them to be purpose built. For example, we launched an initiative for sidewalks because walking is a major mode of transportation. These communities need these types of amenities, and we need to challenge the policies in order to have a big impact.



**Germaine:** Sidewalks are a simple but important factor. The most frustrating factor to me from a policy perspective about building a healthy viable community is our partnerships with our elected officials. They want to be elected, but they don't want to govern, and we are blocked. It requires a lot of time and money, which a lot of nonprofits do not have, to make that better, more viable communities. I wish that, collectively, the elected officials understand that the moment we are in right now is unique and we need to run with it.

There are policies we can promote, such as land trust and shared equity options, that require all our partners to become educated on. From a policy perspective, we need to invest in a variety of residential options. When you go into a single-family community and talk about adding multi-family housing there is a lot of going back and forth. As we look the concept of "missing middle housing," it takes time and education. We need to accelerate that on behalf of our community and policies can help make that happen.

**Eddy:** We ran into that because the majority of the community was single family homes and that was a long conversation. As you think about root causes, the greatest threats and problems are not living in these communities. Our greatest problems come from outside of the

community, in the government, how we build infrastructure, and deploy investments. These are the places the cracks show up. When a city includes the well-being of its most vulnerable neighborhoods, that is the basic building block. Often governments shrink the problem to the size of the budget. You do not have enough money to solve it by yourself; we all need partners. We need to approach it holistically and together.



**Penny:** You are about building amazing communities and there is a balance of how you manage what some might call “gentrification” of a neighborhood. What happens when you can't guarantee that who you're building it for is who gets to stay there?

**David:** I think the question about gentrification is very important. I will present two frames in search of the right answer. One is a word from community leaders from the East Side: “**withintrification**.” This is revitalization driven by the people in the neighborhood that comes from identifying assets and raising the value at an appropriate pace. I often distinguish between gentrification (or “withintrification”) and displacement, which are two different things.

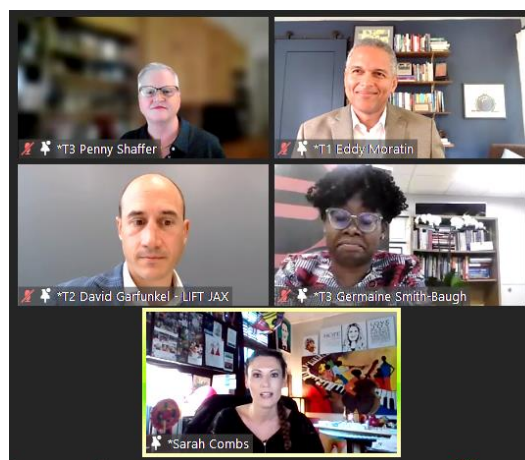
I think about our investments in people *and* place. If you do not focus on the families and the culture, you do run the risk of displacement. If you focus on place, and allowing them to stay in place and uplifting the culture, we do well.

**Germaine:** The words we chose are important. There is gentrification and displacement, and they are two different things. As we are doing developments from a community and economic development perspective, it has to be people in place. I always say we should focus less on the walls that will be constructed and more on the ones we are trying to bring down. That is what is going to make the difference, the people focus.

Displacement is an issue and a challenge. What does gentrification look like when we decide how to develop the community together? If we are intentional about working with families and the places we are building, then we have a better chance. Let's not hide from the conversation; put it on the table.

**Penny:** There is a lot to be said for transparency, not only in the community but with partners.

**Sarah:** We are going through displacement in our community. The university area is 89% rental and 10% home ownership. There is a power imbalance; the people that own the power are the landlords, who don't live here. One of the reasons we launched our real estate arm, Harvest Hope Properties, was because if you own the land, you get the power of what happens to it. We are acquiring property and building homes for home ownership and low-income housing. We are building a culture campus and are focused on a strengths-based approach to community development.



The other critical piece is companies relocating to our area and an upcoming big mall redevelopment; what's to say that doesn't result in our community getting displaced? We have to think innovatively in our approach to fight this, so we are creating a community benefits program. It ensures that as development comes in that our community gets to benefit from it. We want to have a conversation with everyone at the table to include the community and being equitable.

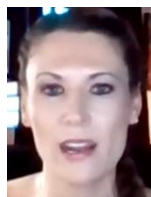


**Eddy:** When we wrapped up our first community engagement, a woman expressed to me afterwards the importance of being included and having a presence. The idea of making sure that those for whom you showed up to do the work are included in the work is huge. One recommendation that's been helpful is the idea of transparency, measuring and reporting our success, and the retention of legacy residents. Holding ourselves accountable has been a goal that is very

important.

We have found that the grassroots organizations in communities have played a significant role in the decrease in crime in every major city in the last 20-30 years. However, they do not have the same track record for changing the economics of neighborhoods. The model that does that well is when developers buy out underdeveloped assets and redevelop the area, but that typically pushes people out of the area. After years of disinvestment, you cannot turn a community around without redevelopment. If you can join the top-down investors with the bottom-up citizens, you allow forward progress to accomplish what is impossible alone. But that is not easy and why it takes partners and champions. Gentrification needs to be something that we look at with a mature and balanced view and with an obsession to seeing and benefitting the community.

**Penny:** With COVID, we have a shift of people working more from home and in flexible workspaces. What are your thoughts on how has COVID impacted your organization's work and what has emerged from it?



**Sarah:** During COVID, we saw barriers to access in our community. We looked at the lack of infrastructure in the community. The kids that didn't have access to learning are going to be behind. We built out wi-fi in our community at the park and did a technology drive to get computers to kids. We responded with intention and met them where they were. We had a drive-by food pantry at our center because we are in a food desert. Challenges around water and sewer were uncovered. We cannot be afraid to talk about the challenges we are having or be afraid to admit we don't always have an answer. We need to invite others into the fold and provide services without caring about who gets the credit. COVID gave us the opportunity to provide services in a different way, meeting residents where they are, and that was a positive.

**Germaine:** We had similar experiences. As a leader, it made me double-down on what I believe to be true: that we cannot solve our challenges only through programs. We have to think about policy and activate the advocacy around it. The eruption of consciousness from a health equity perspective to a social justice perspective really helped to change my leadership. Organizationally, COVID changed the thinking to "now." We have moved forward on The Village concept that we had been sitting on.

**David:** We had just gotten into a formal relationship with East Side leaders in January of 2020. COVID allowed us to slow down and listen to what the community leaders were telling us. We heard about their immediate needs and put strategies in place to address them. In doing so, we were able to build an authentic relationship of being responsive. I am grateful for that, and now we are able to build on that.

**Penny:** Thank you to all of our panelists. Congratulations on the work that you are doing, for being open to talking about it, and for building a bigger coalition every day towards that success. Now we will continue the dialog in small groups.

## Regional Breakout Room Discussions



**Andrea:** We will now deploy into breakouts, where you will collaborate with our inspirational panelists and our Florida Blue market presidents in engaging discussions. You will be moved into the breakout room that you selected when you completed your registration.

BREAKOUT ROOMS BY REGION	
<b>Breakout 1: Central Florida Region</b> <b>Tony Jenkins</b> , Market President, Florida Blue <b>Eddy Moratin</b> , President, LIFT Orlando	<b>Breakout 3: South Florida Region</b> <b>Dr. Penny Shaffer</b> , Market President, Florida Blue <b>Dr. Germaine Smith-Baugh</b> , President/CEO, Urban League of Broward County
<b>Breakout 2: North Florida Region</b> <b>Darnell Smith</b> , Market President, Florida Blue <b>David Garfunkel</b> , President, LIFT JAX	<b>Breakout 4: West Florida Region</b> <b>David Pizzo</b> , Market President, Florida Blue <b>Sarah Combs</b> , CEO, University Area CDC

*Participants went to breakout rooms for discussion and then reconvened in the main room.*

### Team 1 – Central Florida

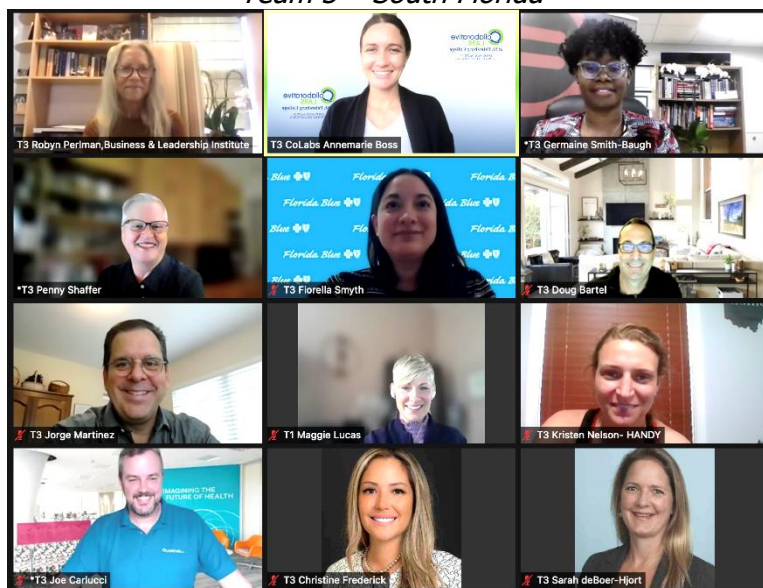




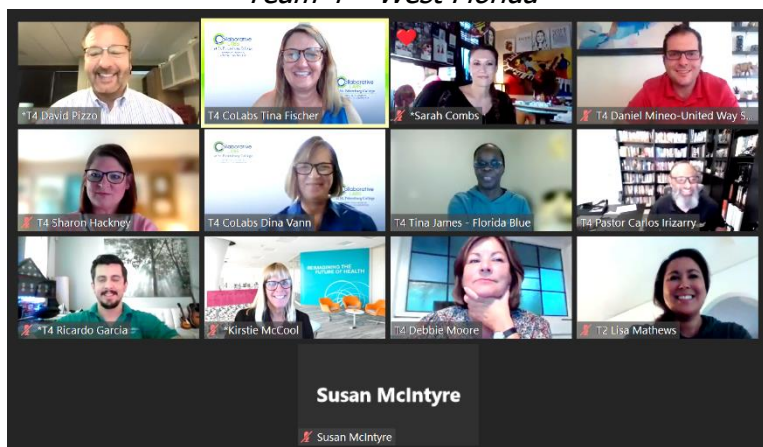
### Team 2 – North Florida



### Team 3 – South Florida



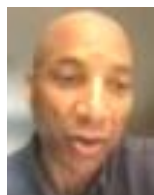
### Team 4 – West Florida





## Team Reports

**Andrea:** Welcome back! I'd like to share the first work product from your teams, the Word Cloud. The market presidents will share each team's result with us.



**Tony Jenkins, Central Florida Market President, Florida Blue:** The two words that stuck out for us was *partnerships* and *collaboration*. We know that it takes a group of dedicated leaders, citizens, and businesses to come together in the spirit of collaboration.



**Darnell Smith, Market President, Florida Blue:** We focused on *collaboration* and *engagement*, as well as *change*. Across all four breakouts, the emphasis is about people and making a difference, making our neighbors the center of it all.

**Penny:** *Innovation* was our main word and is clearly what we heard about today.



**David Pizzo, West Florida Market President, Florida Blue:** We didn't have a single word that popped, but you can see *collaboration*, *partnership*, and *working together*, words around coming together towards a strategic end.

## Important Changes

**Andrea:** Now, let's move to our next question, which was around changes.

**What are the top 2-3 innovative ideas you can take back to implement in your communities?**

### Team 1 - Central

- Inclusion in leadership
- Create solutions at the community level rather than trying to "fix" the individuals
- Economic mixing through housing
- Affordable housing
- Collaboration
- Bridging social capital
- Improved education opportunities that include role models and real-life examples of success that are things other than athletes
- Access to ownership: home ownership, business, equity, or capital of any sort is critical to ride the wave of prosperity in a capitalistic society
- Personal development for well-being
- Organization
- Inclusion
- Leadership
- Solutions at the community level
- Positive role models
- Stop blaming individuals for what is really a community challenge
- Work intergenerationally
- Community representation at the government level - not always reflected with elected officials
- Eliminate predatory lending
- Stop underserving the communities

### Team 2 – North

- Authentic community involvement and engagement at the beginning of whatever strategies we decide to work on
- Affordable housing
- Engage and build neighborhood leadership, so public officials will support
- Leadership is key - positive, engaging leaders who are not afraid to have the hard conversations
- Finance more affordable housing construction
- Engaging elected officials
- Social capital
- Access to job training/job placement programming
- Committed leadership with a strategy, plan, and budget to make it happen
- Collaboration
- Open communication, identify who is not at the table, reach out
- Including voices from the underserved communities - having them at the table
- Strong public education

- Develop people-oriented businesses in the neighborhoods of target
- Affordable, local childcare
- Long range plans
- Establish and activate community land trusts

### Team 3 - South

- Affordable housing options from ownership to rental
- A focus on financial literacy so that we can build long-term economic stability
- Food security
- Housing
- Childcare with parity for educators
- Access to paid training opportunities that lead to well-paying jobs; access to resources while building those opportunities
- Accessible mental health services
- Financial literacy
- Increased wages options for residents
- A community wake-up call (this is an issue for all)
- Employment
- Access to capital for businesses

### Team 4 - West

- Development/production of attainable housing
- Workforce training/job placement
- Invite more members of the community 'to the table'
- Collaboration through public/private partnerships and community organizations to collectively address economic prosperity
- Quality early learning and childcare
- Education
- Workforce education and exploration (helping young people understand what jobs are available to them and what type of training/education they involve)
- Mindset change
- Housing affordability
- Focus

## Team Recap

### WHAT ARE THE TOP 2-3 MOST IMPORTANT CHANGES WE NEED TO SEE IN OUR UNDERSERVED COMMUNITIES, TO ACHIEVE SUSTAINABLE ECONOMIC STABILITY?

#### Breakout 1: Central Florida Region

Tony Jenkins, Market President, Florida Blue

- **Idea 1: Inclusion in leadership**
- **Idea 2: Create solutions at the community level**

#### Breakout 2: North Florida Region

Darnell Smith, Market President, Florida Blue

- **Idea 1: Authentic community involvement and engagement**
- **Idea 2: Affordable housing**

#### Breakout 3: South Florida Region

Dr. Penny Shaffer, Market President, Florida Blue

- **Idea 1: Affordable housing options**
- **Idea 2: A focus on financial literacy**

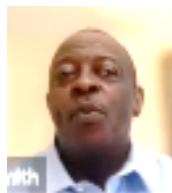
#### Breakout 4: West Florida Region

David Pizzo, Market President, Florida Blue

- **Idea 1: Development/production of attainable housing**
- **Idea 2: Workforce training/job placement**

**Andrea:** Now we will hear what each team thought are the most important changes needed.

**Tony:** I am so energized and ready to continue our great work in our communities. Inclusion in leadership is important because we have to understand and look like our communities and people. At the core, we have to have the mindset of inclusion. Creating solutions at the community level – there is so much focus on fixing the individual, but we need to work on the system.



**Darnell:** Our team thought authentic community involvement and engagement are important. We should never do anything in a community without first finding out what is important to them. Within LIFT JAX, we spent an entire year focused on developing trust. Secondly, we thought it is important to focus on affordable housing. We have a housing crisis in Florida that we are not talking about that is exploding. People must have a home in order to do anything else.

**Penny:** We said affordable housing, which includes everything from rentals to homeownership. It is important for people to be in stable, affordable housing. Second, a focus on true financial literacy. People need to maintain a level of wealth creation and bank for the future.

**David:** Working closely with the community to develop what they need, the feedback has been developing attainable housing. Look at innovative solutions, such as tiny homes or container homes. Second, workforce training and job development helps raise up the community and ties into attainable housing.

**Andrea:** We have combined all the ideas and we will now launch a "statewide poll" and invite you to identify the Top 3 most important changes we need to see in our underserved communities to achieve sustainable economic stability.

### TIME TO POLL ON OUR PRIORITY ACTIONS!

Question #1: What are the Top 3 most important changes we need to see in our underserved communities to achieve sustainable economic stability?

1) Invite more members of community 'to the table' / Create solutions at community level rather t...	(18/29) 62%
2) Collaboration through public/private partnerships and community organizations to collectively ...	(14/29) 48%
3) Affordable Housing / Affordable Housing options from ownership to rental (across the spectrum...	(20/29) 69%
4) Inclusion in leadership / Engage and Build Neighborhood Leadership, so public officials will supp...	(9/29) 31%
5) A focus on financial literacy so that we can build long-term economic stability.	(15/29) 52%

### Top 3 Most Important Changes for Economic Stability in Underserved Communities

- Affordable housing / Affordable Housing options from ownership to rental – 69%
- Invite more members of the community 'to the table' / Create solutions at the community level rather than trying to "fix" the individuals – 62%
- A focus on financial literacy so that we can build long-term economic stability – 52%

## Innovative Ideas

### Team 1 - Central

- Building alliances with diverse partnerships (government, private sector, business, etc.).
- Gentrification – “withafication”
- Rethinking how we talk about gentrification
- Would love ideas on how to get more elected officials and municipal staff in these conversations
- Continue to work on language that has dignity
- Community development corporations
- Sidewalks, lights! / Required sidewalks for new building projects
- Community benefit programs
- Connect people with a life plan and social capital
- Withintrification
- Partnership diversity
- CDC
- Help to ensure that the community is exposed to technology beyond social media
- Kidz Count



- Public wi-fi in parks

### Team 2 – North

- Get a community land trust working!
- Impact investing fund to acquire property
- Stock a clean body of water with fish
- Influencing zoning requirements
- Own the dirt, mentor our kiddos to think that way, and roll up sleeves
- Pocket parks!
- Putting a strategy/plan together that tell the story

### Team 3 - South

- Build trust (it takes time, you can't just pop in and expect support/trust)
- Wealth creation
- Constituent and resident engagement

### Team 4 - West

- Innovative housing developments (tiny homes, container homes, modular homes)
- Community benefits agreement/program led by residents
- Easy, interactive online/app community resource tool
- Establishing a task force to invite and collaborate with key stakeholders and community organizations
- Building a strategic community where residents can thrive
- Resident-led land banking
- Work with what you have
- Community land trust

### Team Recap

#### WHAT ARE THE TOP 2-3 INNOVATIVE IDEAS YOU CAN TAKE BACK TO IMPLEMENT IN YOUR COMMUNITIES?

##### **Breakout 1: Central Florida Region**

Tony Jenkins, Market President, Florida Blue

- **Idea 1: Building alliances with diverse partnerships**
- **Idea 2: Gentrification - withafication**

##### **Breakout 2: North Florida Region**

Darnell Smith, Market President, Florida Blue

- **Idea 1: Get a community land trust working**
- **Idea 2: Impact investing fund to acquire property**

##### **Breakout 3: South Florida Region**

Dr. Penny Shaffer, Market President, Florida Blue

- **Idea 1: Build trust (it takes time)**
- **Idea 2: Wealth creation**

##### **Breakout 4: West Florida Region**

David Pizzo, Market President, Florida Blue

- **Idea 1: Innovative housing developments**
- **Idea 2: Community Benefits Agreement/program led by residents**

**Andrea:** Now we are going to share the results from the teams on the second question.



**Tony:** The first idea was building alliances with diverse partnerships; we all agree it takes a village. We are designing communities to rely on each other and have continued dialogue between businesses and government. Second, instead of people coming in and changing a community, let's rely on change from within. I hope we can be role models of that.

**Darnell:** We thought the community land trust component was phenomenal. A lot of us did not know about it until today. It brings the ability to do the necessary work. "Owning the dirt" stood out to us. Lastly, investing in a fund to acquire the property to effect the change in the community.

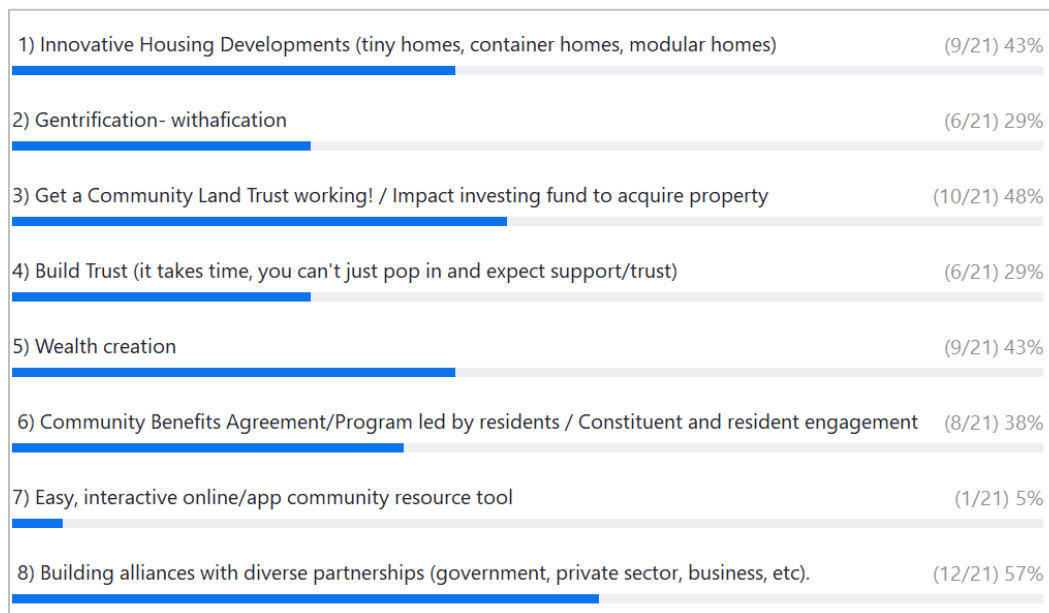
**Penny:** We talked about the things we wanted to double-down on. The first is trust. You are not going to move forward without trust in the organization and partners and being transparent. Wealth creation has many dimensions to it. We need to find ways to help the community create and sustain wealth. The partners that have a nonprofit tax status have to be able to grow and reinvest in the community, which also falls under wealth creation.

**David:** Develop a community benefits agreement, a process with a task force led by residents, to identify what to work on moving forward. The task force could be working on innovative housing development, land trusts, etc.

**Andrea:** Now we will launch a "Statewide Poll" and invite you to identify the Top 3 Innovative ideas you can take back to implement in your communities.

#### TIME TO POLL ON OUR PRIORITY ACTIONS!

Question #2: What are the top 3 innovative ideas you can take back to implement in your communities?

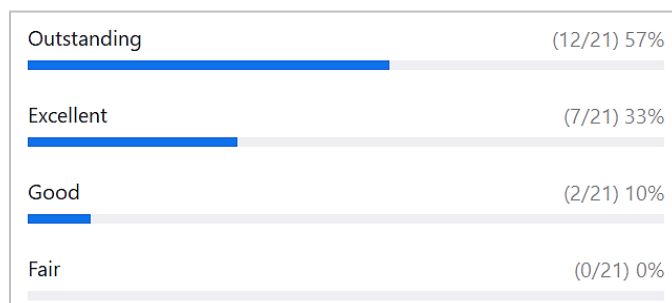


### Top 3 Innovative Ideas to Implement in Your Community

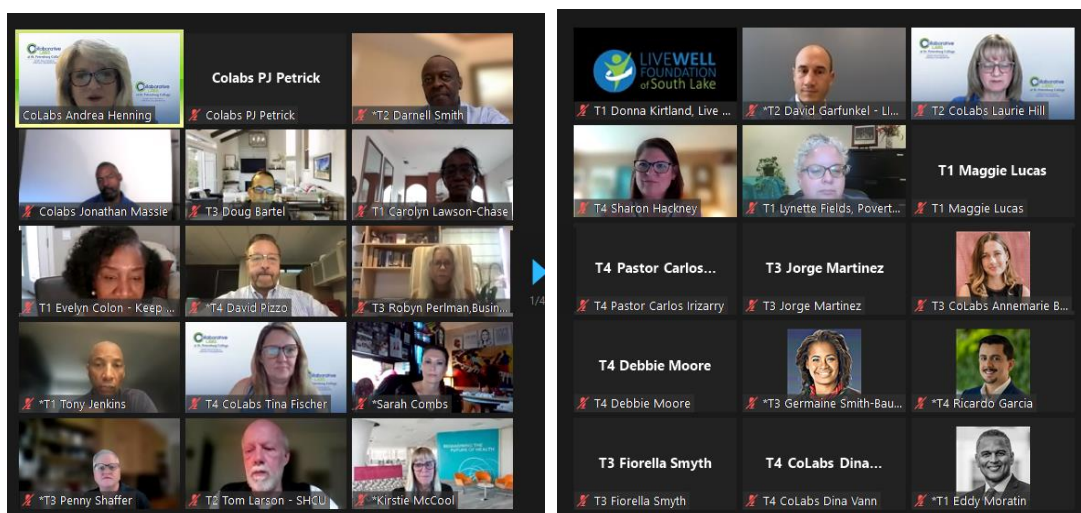
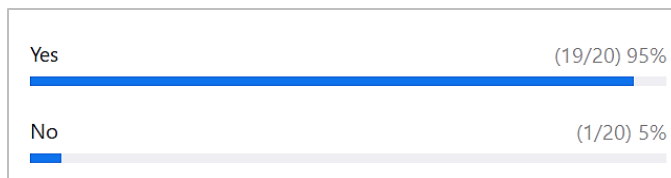
- Building alliances with diverse partnerships (government, private sector, business, etc.) – 57%
- Get a community land trust working! – 48%
- Innovative housing developments (tiny homes, container homes, modular homes) – 43% (tie)
- Wealth creation – 43% (tie)

**Andrea:** At this point, we would like to launch our last two polls. Your feedback is important to us. Please take a moment to complete the poll.

**Poll #1:** Please rate the panel discussion and breakout session.



**Poll #2:** Did you identify at least one topic or idea from the regional panel discussion that you will take back to your community?



## Artwork



**Jonathan Massie, Business Illustrator, Collaborative Labs:** In the middle of the illustration is the concept of partnerships collaborating and working together. Below is the community with the river of resources flowing through it. Highlights of Mr. Bryant's presentation is at the bottom with "surviving," "thriving," and "winning" and the keys to success. Peppered throughout are key words pulled from the panel discussions. Up top are the change and innovation ideas.

*See the illustration on the next page.*

**Kirstie:** Jonathan has been drawing this throughout the day as we've been talking and sharing our programs and services and thoughts to move forward. The art will also be posted to our website at <https://guidewellinnovation.com>.





CollaborativeLABS  
at St. Petersburg College  
*Expert facilitators in strategic collaboration*



## Wrap-Up and Next Steps



**Kirstie:** I'm so appreciative of everybody's active participation, the fantastic conversations, and the methodologies that Andrea's team brought forward. I want to thank the market presidents and facilitators for leading the discussions and your reports. Thank you, attendees, for your ideas and conversations. We have had great conversations today and I hope that you are inspired by the ideas presented from the speakers, panelists, and attendees.

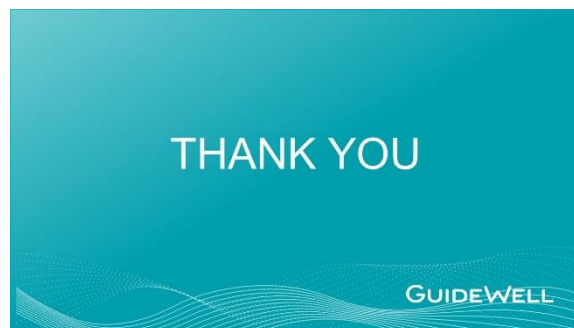
By lifting those around us through investing in people and relevant programs, we will positively impact conditions that materially impact generational poverty. Through partnerships and collaborations with the amazing organizations and community champions who are online today, we can gain a deeper understanding of each ZIP code and understand the conditions facing each area to significantly impact those affected in a meaningful, powerful, and long-lasting way to benefit generations to come.

Let's continue to keep connected, share ideas and results, and collaborate to grow resilient communities across Florida.

Following today's program, you will receive a full survey by email. Please take time to complete and return it to us. Your responses and feedback are very helpful to us as we develop future programming.

We will post the Real-Time Record of today's sessions on the GuideWell Innovation website at <https://guidewellinnovation.com>.

On behalf of GuideWell and Florida Blue Foundation, thank you for your engagement with us around this important topic. Thanks everyone. Stay well and have a wonderful rest of your day.



## Attendees

---

\*Erin (Erin)  
\*Heidi Curtis# Florida Blue Foundation  
\*John Hope Bryant (John Hope Bryant)  
\*Kirstie McCool (Kirstie McCool)  
\*Liz Foreman (Liz Foreman)  
\*Patrick's Geraghty iPad (Patrick's iPad)  
\*Sarah Combs (Sarah Combs)  
\*Susan Towler (Susan Towler)  
\*T1 Eddy Moratin (Eddy Moratin)  
\*T1 Erin Munchick GuideWell Innovation  
\*T1 Ignacio Esteban (Ignacio Esteban)  
\*T1 Tony Jenkins  
\*T2 Darnell Smith (Darnell Smith)  
\*T2 David Garfunkel - LIFT JAX  
\*T2 Dr. Irvin PeDro Cohen (Dr. Irvin PeDro Cohen)  
\*T2 Susan Wildes  
\*T3 Germaine Smith-Baugh (Germaine Smith-Baugh)  
\*T3 Joe Carlucci  
\*T3 Penny Shaffer  
\*T4 David Pizzo  
\*T4 Ricardo Garcia (Ricardo Garcia)  
14074939703  
18134867444  
19042389153  
19048596017  
Aleizha Batson  
Alisha Pieraccini  
Ayari Aguayo YES Institute (Ayari Aguayo)  
Beth Johnston  
Brian Seeley  
carey morford  
Chantel Aquart  
CoLabs Andrea Henning (Andrea Henning)  
CoLabs Annemarie Boss (T3 CoLabs Annemarie Boss)  
Colabs Jonathan Massie  
Colabs Jonathan Massie (jonathan massie)  
Colabs PJ Petrick (PJ Petrick)  
CoLabs Tina Fischer (Tina Fischer)  
Daniel Mineo (dmineo)  
David Garfunkel  
Donna Kirtland# Live Well Foundation of South Lake  
Dr. Atiya Abdelmalik  
Dr. H  
Estella Gray - FL Blue  
Ilyssa Drumm

iPhone  
Isaac Morford  
Kamelia Klejc  
Kelsey Johnson  
Kidz Count Inc  
Kimberly Brown  
Krissy Webb  
Melanie Patz (Patz#Melanie)  
Min Sun Kim  
Nisha Brice (Nisha Brice | Orlando Economic Partnership)  
Pamela Gomez (Wimauma CDC)  
Phillip Lee  
Sabrina Rios  
Stefanie Myers (S Myers)  
Steve Willingham# FFCDI.ORG  
Sytisha Claycomb  
T1 Adria Greenhauff (Adria Greenhauff)  
T1 Carolyn Lawson-Chase  
T1 Cat DeCecco  
T1 Chantel Aquart (Chantel Aquart)  
T1 Chris Clark (Chris Clark)  
T1 CoLabs Ashley Smith  
T1 Donna Kirtland (Donna Kirtland# Live Well Foundation of South Lake)  
T1 Evelyn Colon - Keep Highway Park Beautiful  
T1 Greg Smith (Greg Smith)  
T1 ioulia Kachirskaia (ioulia K)  
T1 Janet de Guehery (Janet de Guehery)  
T1 Jeff Benavides-Orange County (Jeff Benavides-Orange County)  
T1 John Newstreet - Kissimmee/Osceola County (FL) Chamber (John Newstreet - Kissimmee/Osceola County (FL) Chamber)  
T1 Lynette Fields (Poverty Solutions Group)  
T1 Maggie Lucas  
T1 Melodie Griffin (Melodie Griffin)  
T1 Nicole Cordova  
T1 Rebecca Marshall (rebeccam@4rootsfarm.org)  
T1 Renee Pollard-Bush (Renee Pollard-Bush)  
T1 Rich Rollason (Rich Rollason)  
T1 Ruth Berlus (SmileyRue B)  
T2 Andrea Williams  
T2 Ansley Lee (Ansley Lee)  
T2 Camille Harrison (Camille Harrison)  
T2 Candy Hodgkins (Candy Hodgkins)  
T2 Carey Morford  
T2 Charlie Joseph (Charlie Joseph)  
T2 CoLabs Laurie Hill (Laurie Hill)  
T2 Eileen Briggs (Eileen Briggs)  
T2 Kelli Tice (Kelli Tice)  
T2 Kimberly Jones (Kimberly Jones)

T2 Lalita Thomas (Lalita Thomas)  
T2 Laureen Husband (Laureen Husband)  
T2 Letisia Robinson (Tisha Robinson)  
T2 Lisa Mathews  
T2 Marilyn Drayton (Marilyn Drayton)  
T2 Robert Blacklidge  
T2 Rudy Jamison (Rudy Jamison)  
T2 Rupal Wells  
T2 Sarah Schmidt (Sarah Schmidt)  
T2 Sharon LaSure-Roy  
T2 Stephanie Dvoroznak (Stephanie Dvoroznak)  
T2 Sytisha Claycomb -The WCJ (Sytisha Claycomb -The WCJ)  
T2 Tabitha Christopher (Tabitha Christopher)  
T2 Tom Larson - SHCU  
T2 Travis Williams (Travis W.)  
T2 Velma Monteiro-Tribble  
T3 Amy Ruth (Amy Ruth)  
T3 Celeste Abell - United Way of Broward County (Celeste Abell - United Way of Broward County)  
T3 Christine Frederick (Christine Frederick)  
T3 Doug Bartel (Doug Bartel)  
T3 Fiorella Smyth  
T3 Jorge Martinez  
T3 Joseph Zolobczuk (Joseph Zolobczuk)  
T3 Kristen Nelson- HANDY  
T3 Marilyn Young (Marilyn Young)  
T3 Matt Haggman (Matt Haggman)  
T3 Rafael Vasquez (Rafael Vasquez)  
T3 Robyn Perlman (The Business & Leadership Institute for Early Learning)  
T3 Sarah deBoer-Hjort (Sarah deBoer-Hjort)  
T3 Wendi Siegel (Wendi Siegel)  
T4 Amy Haile (Amy Haile)  
T4 Celeste's Roberts  
T4 CoLabs Dina Vann  
T4 Daniel Mineo-United Way Suncoast (Daniel Mineo)  
T4 Debbie Moore  
T4 Ellen Hochschwender (EHochschwender)  
T4 Gay Poe (Gay Poe)  
T4 Michelle Hamilton  
T4 Pastor Carlos Irizarry  
T4 Sharon Hackney (Sharon Hackney)  
T4 Susan McIntyre  
T4 Tim Cromwell (Tim Cromwell)  
T4 Tina James - Florida Blue  
T4 Tony Altman and Team (Tony Altman and Team)  
Tara Pagliarini (Tara Pagliarini)  
Terri Willingham (Terri Willingham)  
Tim Wagoner-YES Institute-Ex. Dir. of Administration (YES Institute)  
Urrikka Woods-Scott

## Chat Transcript

---

07:42:03 From CoLabs Andrea Henning To Everyone:  
Good Morning! In chat, please share your organization and role!

07:46:51 From Staff To Everyone:  
Here is the zoom link for our virtual forum:  
<https://spcollege.zoom.us/j/93645548869?pwd=UVA4bnBwTmRKWjRiYW5uT1B2S2FuQ>

T09  
Meeting ID: 936 4554 8869  
Passcode: 742661

08:15:23 From CoLabs Tina Fischer To Everyone(in Waiting Room):  
Welcome! Doors will open at 8:45am!

08:30:57 From CoLabs Tina Fischer To Everyone:  
Lynette Fields & Chantel Aquart

08:34:36 From \*joe carlucci To Everyone:  
Good morning!

08:56:24 From The Business & Leadership Institute for Early Learning To Everyone:  
Good morning ... Robyn Perlman BLI

08:56:55 From CoLabs Tina Fischer To Everyone:  
Good morning! Please chat your organization and role.

08:57:04 From Terri Willingham, FCDI/AMRoC Fab Lab To Everyone:  
Good morning from FCDI in Tampa!

08:57:19 From Candy Hodgkins To Everyone:  
Good Morning! Candy Hodgkins, CEO at Gateway

08:57:37 From Brian Seeley To Everyone:  
Good morning from Gospel, inc.

08:57:48 From Celeste Abell - United Way of Broward County To Everyone:  
Good morning ! Celeste Abell, United Way of Broward County

08:57:49 From Evelyn - Keep Highway Park Beautiful To Everyone:  
Good morning everyone. This is Evie Colón, executive director for the Highway Park Neighborhood Preservation Council

08:58:14 From Phillip Lee To Everyone:  
Good Morning Everyone! Phil Lee, GuideWell

08:58:17 From \*Susan Towler To Everyone:  
Good morning from the Florida Blue Foundation! We are happy you're here today!

08:58:17 From Doug Bartel To Everyone:  
Good morning everyone--from Doug Bartel from GuideWell/Florida Blue. Looking forward to an engaging and exciting morning

08:58:55 From Wendi Siegel To Everyone:  
Wendi F Siegel, BLI, grant writer/coordinator

08:58:58 From Patz,Melanie To Everyone:  
Melanie Patz, Baptist Health Social Responsibility - Good morning

08:59:14 From Fiorella Smyth To Everyone:  
Good morning! This is Fiorella Smyth - Florida Blue Corporate Social Responsibility.

08:59:22 From \*Kirstie McCool To Everyone:  
Welcome everyone! Kirstie McCool with GuideWell Innovation

08:59:25 From Chris Clark To Everyone:



Good morning friends. This is Chris Clark from the GuideWell Innovation Center in Lake Nona. Looking forward to a fun day and hope we can all be together SOON.

08:59:26 From Chantel Aquart To Everyone:

Hi Everyone! Chantel Aquart here former Circle Leader and Board Member of Poverty Solutions Group. Good luck today!

08:59:27 From YES Institute - Joseph Zolobczuk, MS Ed. To Everyone:

Good morning! Joseph Zolobczuk, MS Ed. from YES Institute. Thank you for all the incredible work and efforts across our state

08:59:30 From \*Dr. Irvin PeDro Cohen To Everyone:

Good morning everyone. Its been a minute since I was greeted by NSYNC

08:59:38 From Susan McIntyre To Everyone:

Good day all! Susan McIntyre, LCSW, Director of Counseling and Wellness at The Centre for Women in Tampa.

08:59:41 From Terri Willingham, FCDI/AMRoC Fab Lab To Everyone:

Forgot to include my role: chief cook and bottle-washer :-)

08:59:47 From ioulia Kachirskaia, GW Innovation, Director of Venture Design To Everyone:

Good morning all. ioulia Kachirskaia, GuideWell Innovation Venture Design

09:00:01 From Penny Shaffer To Everyone:

Good morning from South Florida. Happy to "see" you all. Penny Shaffer, Market President, South Florida for Florida Blue

09:00:15 From \*Dr. Irvin PeDro Cohen To Everyone:

My role Head Cheerleader for LISC Jacksonville

09:00:15 From EHochschwender To Everyone:

Good morning, Andrea! So happy to see you!

09:00:19 From Terri Willingham, FCDI/AMRoC Fab Lab To Everyone:

Not really, we all cook and bottle wash.

09:01:16 From Sarah deBoer-Hjort, Necessities For Children To Everyone:

G'Morning all! I'm glad to be here. Sarah deBoer-Hjort, President of Necessities For Children

09:01:48 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Audio or video quality problems -- contact Tina Fischer at Fischer.Kristina@spcollege.edu

09:01:53 From Carey Morford To Everyone:

Carey Morford, pastor at Mission of the Dirt Road

09:02:18 From Christine Frederick To Everyone:

Good Morning! Christine Frederick - CEO of FLITE Center

09:02:30 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Go here for speaker bios: <https://cvent.me/bOEIqa>

09:02:51 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Go here for detailed agenda: <https://cvent.me/WY1v4L>

09:03:11 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Social media: #GrowingCommunities

09:03:27 From Sharon Hackney To Everyone:

Good morning, everyone! Looking forward to today's forum and learning the Challenge winner. Sharon Hackney, Florida Blue Foundation.

09:04:20 From Camille Harrison To Everyone:

Good morning Everyone! I am looking forward to the forum and celebrating the challenge winner!

09:08:34 From Tabitha Christopher To Everyone:

Great morning all!

09:09:42 From Gay Poe To Everyone:  
Congrats to all who participated ... very humbled by all the wonderful work being done to serve local communities...and congrats to Poverty Solutions Group!!!

09:09:43 From Wendi Siegel To Everyone:  
congratulations

09:09:54 From Brian Seeley To Everyone:  
congratulations!

09:10:02 From Tabitha Christopher To Everyone:  
Congratulations!!!

09:10:04 From Penny Shaffer To Everyone:  
Congratulations!!!!

09:10:14 From Darnell Smith To Everyone:  
Congratulations!!

09:10:15 From Robert Blacklidge To Everyone:  
Congratulations!

09:10:16 From Robyn Perlman,Business & Leadership Institute for Early Learning To Everyone:  
Congratulations well deserved

09:10:16 From Joseph Zolobczuk, MS Ed. - YES Institute To Everyone:  
Congrats to Poverty Solutions!!

09:10:19 From EHochschwender To Everyone:  
Congratulations, Poverty Solutions Group!!!

09:10:20 From Tim Wagoner-YES Institute-Ex. Dir. of Administration To Everyone:  
CONGRATULATIONS to Poverty Solutions Group!!!!

09:10:27 From Terri Willingham, FCDI/AMRoC Fab Lab To Everyone:  
Congratulations !

09:10:31 From Sarah deBoer-Hjort, Necessities For Children To Everyone:  
Congratulations to Poverty Solutions Group!!

09:10:32 From \*Susan Towler To Everyone:  
Congratulations Chantel and Lynette!

09:10:32 From Sabrina Rios To Everyone:  
Congratulations to the winner and all the participants for all the amazing work they do in our communities!

09:10:46 From Nisha Brice To Everyone:  
Congratulations!

09:10:47 From Steve Willingham, FFCDI.ORG To Everyone:  
Congrats, from FCDI ! :-)

09:10:47 From Kidz Count Inc To Everyone:  
Congratulations!!!! ❤️❤️❤️❤️

09:10:56 From Ayari Aguayo YES Institute To Everyone:  
Congratulations Chantel & Lynette! 🏆

09:10:58 From Celeste Abell - United Way of Broward County To Everyone:  
Congrats to Poverty Solutions! Keep up the great work!

09:10:58 From Aleizha Batson To Everyone:  
Congratulations! This is exciting!

09:11:03 From Maggie Lucas To Everyone:  
CONGRATULATIONS!!!

09:11:04 From Doug Bartel To Everyone:

Congratulations Chantel--and thank you for your courage, determination, and incredible work

09:11:08 From Tina To Everyone:

Congratulations Poverty Solutions Group!

09:11:11 From Christine Frederick To Everyone:

congratulations! 🎉🎊🎈

09:11:14 From Michelle Hamilton To Everyone:

Congratulations to Poverty Solutions Group!

09:11:15 From Camille Harrison To Everyone:

Congratulations Chanel and Lynette!

09:11:26 From Dr. Atiya Abdelmalik To Everyone:

Congratulations ❤️

09:12:13 From Chantel Aquart To Everyone:

Thank You so much everyone!

09:12:45 From Phillip Lee To Everyone:

I was honored to be a judge for this statewide challenge, and EVERYONE is a winner! My thanks to each of you, and for all of the work you do to make our communities more resilient. You and your teams are clearly helping people and communities achieve better health!

09:13:03 From Sharon Hackney To Everyone:

Congratulations Poverty Solutions Group!!!

09:14:44 From Lynette Fields, Poverty Solutions Group To Everyone:

Thank you so much for this honor!

09:15:10 From Phillip Lee To Everyone:

Congratulations PSG for your work and for being recognized as the statewide winner!!!

09:15:10 From Chantel Aquart To Everyone:

I've been through your Entrepreneurial Training my Bryant. Operation Hope is amazing!

09:15:28 From Darnell Smith To Everyone:

Well said, Phil!!

09:16:33 From Evelyn - Keep Highway Park Beautiful To Everyone:

Congratulations to Poverty Solutions.. Excellent program and well-deserved award.

Kudos to the review board and thanks for the hard work.

09:17:10 From Chantel Aquart To Everyone:

Thank you very much!

09:26:14 From Andrea Williams To Everyone:

Survivor mentality is so real! Great point!

09:26:53 From Evelyn - Keep Highway Park Beautiful To Everyone:

Preach!!... for those who may not know, this term simply means the speaker is really telling it like it is!!!! E

09:27:04 From Sarah deBoer-Hjort, Necessities For Children To Everyone:

Powerful!

09:28:20 From Tabitha Christopher To Everyone:

Yes yes yes!!!

09:28:29 From Evelyn - Keep Highway Park Beautiful To Everyone:

I wish we could share this speech with our community...Fantastic and motivational. He perfectly describes the community my agency serves and its mentality

09:31:27 From Chantel Aquart To Everyone:

All predators

09:31:28 From Chantel Aquart To Everyone:  
Amen

09:31:33 From Andrea Williams To Everyone:  
Exactly!

09:31:36 From Christine Frederick To Everyone:  
Amen.

09:31:45 From Evelyn - Keep Highway Park Beautiful To Everyone:  
Amen and amen again..exactly

09:31:55 From Darnell Smith To Everyone:  
Amen

09:32:03 From Andrea Williams To Everyone:  
Absolutely!

09:32:15 From Christine Frederick To Everyone:  
This is incredible!

09:32:34 From Renee Pollard-Bush To Everyone:  
ABSOLUTELY!!

09:33:03 From Sharon Hackney To Everyone:  
Link to an article about his Five Pillars of Success  
<https://johnhopebryant.com/2021/05/five-pillars-of-success.html>.

09:33:34 From Terri Willingham, FCDI/AMRoC Fab Lab To Everyone:  
Thank you for the link!

09:34:09 From Tabitha Christopher To Everyone:  
Thank you Sharon!

09:35:22 From Tabitha Christopher To Everyone:  
Boom! Spot on!

09:36:05 From Sarah deBoer-Hjort, Necessities For Children To Everyone:  
ESSENTIAL for all!!

09:36:15 From \*Heidi Curtis, Florida Blue Foundation To Everyone:  
Please add any questions for Mr. Bryant in the chat!

09:36:43 From Steve Willingham, FFCDI.ORG To Everyone:  
We're good

09:36:43 From Chantel Aquart To Everyone:  
This is so good!

09:36:44 From Christine Frederick To Everyone:  
excellent!

09:36:47 From Darnell Smith To Everyone:  
We are good!!

09:36:58 From Tim Cromwell To Everyone:  
We are good! Great discussion!! Thank you.

09:37:30 From Donna Kirtland, Live Well Foundation of South Lake To Everyone:  
Take all the time, you're exactly on point.

09:37:36 From Tabitha Christopher To Everyone:  
Teach!!!

09:38:13 From Melanie Patz To Everyone:  
You're right!

09:38:17 From Tom Larson - SHCU To Everyone:  
Right on, Mr. Bryant!

09:38:25 From Andrea Williams To Everyone:

That's where the concept of white superiority came from

09:38:28 From Tabitha Christopher To Everyone:  
Take your time!!! Teach!!!

09:38:28 From Ayari Aguayo YES Institute To Everyone:  
That's true and we've seen it over and over again.

09:38:41 From Evelyn - Keep Highway Park Beautiful To Everyone:  
Take us to church.... telling the truth

09:38:53 From Tony Jenkins To Everyone:  
Speaking truth!! Love it!

09:39:01 From Kimberly Jones To Everyone:  
👉

09:39:03 From \*Heidi Curtis, Florida Blue Foundation To Everyone:  
We will have a Q & A session after he speaks. Please add any questions you may have here in the chat.

09:39:20 From Terri Willingham, FCDI/AMRoC Fab Lab To Everyone:  
History repeats itself infinitely

09:39:45 From Melanie Patz To Everyone:  
Us -- them is so powerful! We is the way to move forward for everyone.

09:39:59 From Andrea Williams To Everyone:  
Yes!

09:40:08 From Sarah deBoer-Hjort, Necessities For Children To Everyone:  
Incredible

09:40:11 From Chantel Aquart To Everyone:  
preachhhhhh

09:40:13 From Sarah deBoer-Hjort, Necessities For Children To Everyone:  
Very true

09:40:19 From Tabitha Christopher To Everyone:  
Yep!

09:41:02 From Tom Larson - SHCU To Everyone:  
This is THE story of Race--driven for purposes of profit.

09:41:36 From Terri Willingham, FCDI/AMRoC Fab Lab To Everyone:  
👉

09:41:52 From Chantel Aquart To Everyone:  
amen

09:41:57 From Andrea Williams To Everyone:  
The numbers don't lie

09:42:02 From Darnell Smith To Everyone:  
Amen!!

09:42:10 From Camille Harrison To Everyone:  
Amen

09:42:21 From Chantel Aquart To Everyone:  
This is great!

09:43:20 From Tabitha Christopher To Everyone:  
Exactly

09:44:03 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:  
My slave grandmother was named "pink flag". Yes, that was her name. Why, because she was holding this flag so the new owner would know she was the person he bought. This story has been passed down for generations in our oral family history



09:44:04 From \*Kirstie McCool To Everyone:  
Opioids

09:44:39 From Pamela Gomez To Everyone:  
Our liberation is linked.

09:45:03 From Sarah deBoer-Hjort, Necessities For Children To Everyone:  
Such a great overview of history and the impact

09:45:35 From Sarah deBoer-Hjort, Necessities For Children To Everyone:  
Here's another good summary if you haven't seen it -  
<https://www.relevantmagazine.com/culture/watch-the-creator-of-veggie-ales-explain-how-systemic-racism-works/>

09:45:52 From Pamela Gomez To Everyone:  
Healing and reconciliation can't come without justice.

09:50:42 From Sarah deBoer-Hjort, Necessities For Children To Everyone:  
YES! we are ALL in this together 🤝

09:51:08 From Chantel Aquart To Everyone:  
Mic Drop!!!

09:51:41 From T2 Camille Harrison To Everyone:  
So true!

09:53:49 From Tony Jenkins To Everyone:  
Very powerful message for us today - so many important takeaways...

09:54:12 From Terri Willingham, FCDI/AMRoC Fab Lab To Everyone:  
We completely believe in what we're doing. Thank you for the inspiration to continue.

09:54:23 From T2 Camille Harrison To Everyone:  
Yes, Tony 100%

09:54:49 From Penny Shaffer To Everyone:  
And lighting another's candle takes no light away from your own... Let's light the world

09:55:10 From Doug Bartel To Everyone:  
Thank YOU, Mr. Bryant and Pat-- for both being beacons of HOPE

09:56:10 From T2 Camille Harrison To Everyone:  
Incredible!! Thank you!

09:56:14 From Tabitha Christopher To Everyone:  
WHOOHOO!!! Awesome Awesome!!!

09:56:15 From Sharon Hackney To Everyone:  
You are so right, Penny! Thank you, Mr. Bryant, for your straight talk and wisdom we can all take away!!

09:56:27 From Donna Kirtland, Live Well Foundation of South Lake To Everyone:  
Thank you!

09:56:33 From Min Sun Kim To Everyone:  
Thank you!

09:56:51 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:  
Best speech I have heard in years..so inspirational and motivational.. makes me feel like taking on the world

09:56:52 From Rafael Vasquez To Everyone:  
Thank you John and Pat. Proud and honored to be here

09:56:56 From T1 Rebecca Marshall To Everyone:  
Very powerful! Thank you!!!

09:56:57 From Velma Monteiro-Tribble To Everyone:  
He is always so great and his message is right on.

09:57:03 From Robert Blacklidge To Everyone:



09:57:30 From Estella Gray - FL Blue To Everyone:

The new movement is definitely in the suites, the c-suite:-) Incredible remarks. Thank you, and congrats to all of the finalists and winner!

09:57:32 From Darnell Smith To Everyone:

You are amazing, John Hope Bryant!!

09:58:13 From Chantel Aquart To Everyone:

<https://www.fl4a.org>

09:59:07 From Chantel Aquart To Everyone:

This was fantastic!

09:59:34 From Pastor Carlos Irizarry To Everyone:

How can we include some of these trainings and connections to the Hispanic and Latinos?

10:00:09 From Pastor Carlos Irizarry To Everyone:

Just answer the questions. Thank you!

10:01:45 From Robyn Perlman,Business & Leadership Institute for Early Learning To Everyone:

In childcare black women business owners are employing talent from their local communities. In liberty city one of the largest black employers is a childcare owner who employs 46 women from liberty city

10:02:00 From Chantel Aquart To Everyone:

More info here <https://operationhope.org>

Also

We offer this racial wealth gap simulation at PSG <https://www.bread.org/library/racial-wealth-gap-learning-simulation>

10:02:39 From Robyn Perlman,Business & Leadership Institute for Early Learning To Everyone:

Not only are they educating and setting a framework for future success they are a large employer of black women in those communities

10:03:13 From Terri Willingham, FCDI/AMRoC Fab Lab To Everyone:

Thank you so much!

10:03:45 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:

What a great session...learning opportunity

10:03:45 From Doug Bartel To Everyone:

Superbly provocative and inspirational

10:05:00 From Terri Willingham, FCDI/AMRoC Fab Lab To Everyone:

I'm going to have to hop off to drive to work, but will be logging back on as soon as I can.

10:05:38 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Go here for speaker bios: <https://cvent.me/bOEIqa>

10:06:01 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Go here for detailed agenda: <https://cvent.me/WY1v4L>

10:06:31 From Robyn Perlman,Business & Leadership Institute for Early Learning To Everyone:

Bravo Wells Fargo for their support of the childcare industry!

10:11:13 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:

Dr. Cohen so true. We have seen so many families lose homes when parents pass on because they don't understand paying taxes, probates to wills, etc.

10:18:34 From Sharon Hackney To Everyone:

Marilyn, thank you for the shout out to the Florida Prosperity Partnership. As a former board member, I attest to this great resource and their value in our state to help elevate financial capability for all. Learn more here: <https://fppcoalition.org/>

10:19:27 From Sarah deBoer-Hjort, Necessities For Children To Everyone:

I agree 100% with Sharon! FPP is an incredible organization and if you're able to attend a local roundtable event, I'd highly recommend it.

10:21:11 From Chantel Aquart To Everyone:

Yes partnerships are very important

10:22:01 From Chantel Aquart To Everyone:

That would be amazing. I live next to Universal Studios in Orlando FL and pay over \$1700 for a 2 bedroom

10:27:30 From T4 Pastor Carlos Irizarry To Everyone:

FCLF is great organization!

10:35:22 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:

Aren't CDCs provided by local governments? If you are unincorporated and the county administration is unwilling to develop a CDC for the primary reason of lack of a healthy tax base in those communities, then what can be done?

10:37:07 From T2 Tom Larson - SHCU To Everyone:

CDCs can be created independently as a nonprofit

10:37:09 From T1 Sharon Hackney To Everyone:

Yes, Sarah, the FPP regional roundtables are insightful meetings. I have attended several over the years and always try to when my calendar allows it. Thank you for the reminder. Those sessions are always helpful and offer useful takeaways.

10:52:46 From \*Kirstie McCool To Everyone:

Hello everyone - please post questions for the panelists here in the chat area.

10:53:43 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Resource links:

10:53:50 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Jamie Ross:

[ross@flhousing.com](mailto:ross@flhousing.com) – put Sadowski Affiliates in email subject line.

<https://www.flhousing.org>

<https://www.flhousing.org/sadowski-affiliates/>

Marilyn Drayton:

<https://www.wellsfargo.com/about/corporate-responsibility/>

<https://welcome.wf.com/impact/>

Ignacio Esteban

<https://fclf.org/>

Pedro Cohen

<https://www.lisc.org/>

<https://www.lisc.org/jacksonville/>

10:54:08 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:

Is there a minimum size for property that would qualify for community land trusts? For example, if a non-profit wanted to purchase a structure for expansion, would this qualify?

10:57:23 From T2 Laureen Husband To Everyone:

Can we hear more about the Jax Community Land Trust? When will this be launched?  
What housing stock will be under the trust?

11:05:33 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

We will ask Jamie and let you know! She has also provided her email address for any questions you may have!

11:05:58 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

ross@flhousing.com

11:08:10 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:

Funding would be the issue with creating a CDC in extremely low income communities especially if the government is unwilling or unable. How is the CDC funded in this instance?

11:15:07 From T2 Tom Larson - SHCU To Everyone:

Florida Alliance for Community Solutions is the new name for FL Alliance of CDCs

11:17:35 From \*Ignacio Esteban To Everyone:

Thanks Tom!

11:19:31 From T2 Laureen Husband To Everyone:

we need eviction diversion policies. policies to keep local housing stock local. policies related to the airbnb movement and local housing stock.

11:22:02 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Jamie Ross:

ross@flhousing.com – put Sadowski Affiliates in email subject line.

<https://www.flhousing.org>

<https://www.flhousing.org/sadowski-affiliates/>

Marilyn Drayton:

<https://www.wellsfargo.com/about/corporate-responsibility/>

<https://welcome.wf.com/impact/>

Ignacio Esteban

<https://fclf.org/>

Pedro Cohen

<https://www.lisc.org/>

<https://www.lisc.org/jacksonville/>

11:22:09 From T2 Laureen Husband To Everyone:

we need living wage polices that align with the real cost of living in Florida. Housing typically costs low income individuals between 40-60% and is unsustainable based on wages in FL for many essential workers

11:24:05 From T3 Robyn Perlman,Business & Leadership Institute To Everyone:

How does Community Fund determine interest rates

11:29:25 From T3 Robyn Perlman,Business & Leadership Institute To Everyone:

Does this include home based businesses

11:30:59 From \*Susan Towler To Everyone:

Thank you to our expert panel, and appreciate Dawn Lockhart and Jamie Ross also! I encourage everyone to come back after your lunch break for interactive, informational sessions where we discuss your solutions for growing resilient communities! More great discussion ahead!

12:16:16 From T1 Donna Kirtland, Live Well Foundation of South Lake To Everyone:

Thank you

12:20:32 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Go here for speaker bios: <https://cvent.me/bOEIqa>

12:20:52 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Social media: #GrowingCommunities

12:21:50 From T2 Sharon LaSure-Roy To Everyone:

What a great panel. Making differences in our communities across the state.

12:26:24 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Audio or video quality problems -- contact Tina Fischer at [Fischer.Kristina@spcollege.edu](mailto:Fischer.Kristina@spcollege.edu)

12:27:40 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Please save any questions or comments you may have for the break our rooms. Thank you!

12:29:29 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

Central - Eddy Moratin

<https://www.liftorlando.org>

North - David Garfunkel

<https://www.liftjax.org>

South - Germaine Smith-Baugh

<https://www.ulbroward.org/>

West - Sarah Combs

<https://www.uacdc.org/>

12:33:45 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:

Our small Highway Park Neighborhood Council built a resource center where we provide free computer access, financial literacy training, computer use/training, community meetings, etc., a community mini-park, a veterans memorial that is now a landmark, first sidewalks and paved parking, fishing pier, restored the historic community cemetery which is now listed with the National Park Service on the Registered List of Historic places, and we are now installing a community "teaching" garden and affordable housing project. This was all done as the result of engagement with the community based on feedback outlining what was needed to make the community more livable. Crime has been reduced and the neighborhood is cleaner and more vibrant. People are moving back in after decades of leaving. Many of these projects were supported by Florida Blue and the housing program is now supported by Guidewell Innovations Resilient Communities grant.

12:36:21 From T1 Chantel Aquart To Everyone:

Very true, zip codes get a bad stigma by that

12:43:29 From T2 Andrea Williams To Everyone:

Sidewalks and street lights!

12:45:11 From T1 Chantel Aquart To Everyone:

Great point Germaine

12:45:23 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:

Ms. Smith-Baugh..excellent point

12:45:46 From T1 Lynette Fields, Poverty Solutions Group To Everyone:

#weareinamoment!

12:46:26 From T2 Tom Larson - SHCU To Everyone:

Auxiliary Dwelling Units are a topic of discussion

12:46:29 From T1 Chantel Aquart To Everyone:



Glad we can cultivate all of this!

12:48:09 From T2 Laureen Husband To Everyone:  
are you working to get "exclusive" policies that have contributed to disinvestment etc. off the books? how do you get neighborhoods to be "re-zoned" for health and wealth?

12:52:12 From T1 Chantel Aquart To Everyone:  
Withintrification is a powerful concept!

12:52:33 From \*Heidi Curtis, Florida Blue Foundation To Everyone:  
Please save any questions you may have for the break out rooms. Thank you!

12:55:05 From T3 Robyn Perlman,Business & Leadership Institute To Everyone:  
Thats why everyone respects your work Germaine!

12:55:08 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:  
Love that word "Withintrification". We have definitely been accused of gentrifying our little community which had a negative impact on the "trust" we had worked on for so long. Putting this one in our tool kit.

12:55:14 From T3 Robyn Perlman,Business & Leadership Institute To Everyone:  
You bring it all to the table

13:00:43 From T2 Tom Larson - SHCU To Everyone:  
Are income diversity and role-model exemplars part of building a sustainable, healthy community?

13:01:35 From T1 Chantel Aquart To Everyone:  
That's really deep.

13:08:24 From T1 Chantel Aquart To Everyone:  
We are behind already!

13:11:02 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:  
Sarah Combs is correct. However, even when you get city water, some individuals on wells disconnect from the city system because they don't want to pay the cost or can't afford it

13:13:03 From T3 Christine Frederick To Everyone:  
yes!!

13:13:13 From T2 Kimberly Jones To Everyone:  
Germaine you are right - such an important reminder. Let's do it today, now or never!

13:13:39 From T2 Laureen Husband To Everyone:  
own the dirt!!!!

13:17:24 From \*Susan Towler To Everyone:  
Thank you to these amazing partners!

13:17:56 From T1 Rebecca Marshall To Everyone:  
I have to hop off, but great discussion! Thank you!

13:54:34 From \*Sarah Combs To Everyone:  
loving this jazz :)

14:02:39 From \*T3 Penny Shaffer To Everyone:  
i am in SFL so Penny Esperanza Shaffer, but yes

14:03:23 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:  
Si, "Esperanza"....LOL

14:03:30 From T4 Sharon Hackney To Everyone:  
👍 Penny

14:04:00 From T2 Kimberly Jones To Everyone:  
👏😊 @Penny good one!

14:07:52 From T4 Sharon Hackney To Everyone:  
Same here. Hoping it won't be long. Take care!

14:18:36 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:

no. 8 got 57%

14:20:29 From \*Heidi Curtis, Florida Blue Foundation To Everyone:

<https://guidewellinnovation.com>

14:22:29 From \*T4 David Pizzo To Everyone:

Thank you everyone for participating! Great seeing the high energy and passion by all!

14:25:23 From T1 Lynette Fields, Poverty Solutions Group To Everyone:

Thank you

14:25:33 From T1 Evelyn Colon - Keep Highway Park Beautiful To Everyone:

Fabulous!!!!!!

14:26:58 From T2 Lalita Thomas To Everyone:

Awesome, enjoyed it