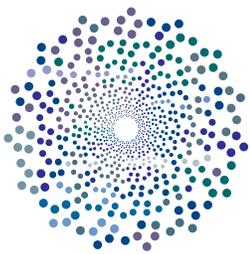


# Building Community Wealth

An action plan  
for Northwest  
Jacksonville



**DEMOCRACY**  
COLLABORATIVE

Submitted to the City of Jacksonville  
June 2014

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# Building Community Wealth: An Action Plan for Northwest Jacksonville

**Steve Dubb and David Zuckerman**

## EXECUTIVE SUMMARY

The Jacksonville Community Wealth Building Roundtable, organized by The Democracy Collaborative at the University of Maryland, is a process that is designed to begin to align local community development efforts, identify gaps, and outline opportunities. A central goal is to develop a targeted strategy that can build resident wealth and create jobs by integrating lower income neighborhoods in Northwest Jacksonville into overall City economic development.

This is based on an approach we call Community Wealth Building. The hallmarks of this approach are to: 1) refocus public and private resources to expand individual and family assets, 2) broaden ownership over local capital, 3) restore community banks and other local economic institutions, 4) leverage existing assets (such as nonprofit and public anchor institutions, like hospitals and universities) for local benefit, and 5) return wealth to communities.

The roots of our work in Jacksonville can be traced back to a request from ICARE, the Interfaith Coalition for Action, Reconciliation, and Empowerment. They asked that the Mayor consider hosting a Community Wealth Building Roundtable to explore whether this approach might help the City achieve its goals of creating quality jobs with family-supporting wages, while addressing generational poverty and building community wealth in Northwest Jacksonville.

Following the initial contact, the Collaborative made an exploratory visit to Jacksonville in September 2012. In September 2013, the City put out a request-

for-proposals (RFP) and the Collaborative was selected. From November 2013 to March 2014, the Collaborative conducted more than 40 interviews with 60 key stakeholders, coordinated a tour of the Evergreen Cooperatives project in Cleveland that the Collaborative helped develop, and organized—in partnership with the City—the Roundtable: a day-and-a-half conference of nearly 100 local leaders from city government, businesses, anchor institutions, philanthropy, the public sector, faith-based organizations, and community groups. This report identifies key action steps that could advance this approach in Jacksonville that are practical, low-cost, and would positively impact Northwest Jacksonville.

**Summary of Recommended Action Steps for Jacksonville Actors**

<b>City of Jacksonville</b>	<b>Philanthropy and Nonprofits</b>	<b>Anchor Institutions/ Large Employers</b>
Adopt a Responsible Banking Ordinance <sup>1</sup>	Build on LISC Jacksonville’s EPIC Communities in Northwest Jacksonville	Identify senior executive to serve as liaison to a Community Wealth Building Initiative
Establish a city land bank	Support a feasibility study to advance a Community Wealth Building Initiative	Commit to engaging in supply chain analysis to help identify local procurement opportunities
Leverage Northwest Jacksonville Economic Development Trust Fund for Community Wealth Building	Create a community engagement strategy that includes a small grants program	Support business mentoring programs and inclusive, targeted hiring policies

The potential for Jacksonville to emerge as a national leader in Community Wealth Building is great. The City has the assets its needs to go forward; now the community, including city government, businesses, anchor institutions, philanthropy, faith-based organizations, and community groups, must work to utilize these resources so that all of Jacksonville thrives.

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# I.

## Introduction

In 2012, the Interfaith Coalition for Action, Reconciliation and Empowerment (ICARE)—a network of more than 38 congregations and 30,000 residents in Duval County focused on citywide concerns related to issues of justice and fairness—called the City of Jacksonville’s attention to The Democracy Collaborative at the University of Maryland, and its community wealth building approach that it had employed to address issues of generational poverty in Cleveland, Ohio.

ICARE asked the Mayor to host a Roundtable to explore whether this approach could help the City achieve its goals of creating quality jobs with family-supporting wages, while addressing generational poverty and building community wealth in Northwest Jacksonville. Following this contact from ICARE, the City of Jacksonville contacted the Collaborative. The City issued a request-for-proposals (RFP) to hire a technical assistance provider to organize a Community Wealth Building Roundtable as a first step toward developing a targeted strategy that might fully integrate lower income neighborhoods in Northwest Jacksonville into overall City economic development. The Collaborative bid on this RFP and the City of Jacksonville entered into a contract with the Collaborative in October 2013.<sup>2</sup>

Since 1999, the Collaborative has worked to develop a new paradigm of economic development in the United States, called Community Wealth Building. The hallmarks of this approach are to: (1) refocus public and private resources to expand individual and family assets, (2) broaden ownership over local capital, (3) restore community banks and other local economic institutions, (4) leverage existing assets (such as nonprofit and public anchor institutions, like hospitals and universities) for local benefit, and (5) return wealth to communities.

Since October 2013, the Collaborative has worked to align existing local efforts, identify gaps, and outline opportunities to begin to develop a community wealth building strategy that ensures the lower income communities in Northwest Jacksonville are fully integrated into City economic development efforts. This report identifies key action steps that are required for advancing this approach in Jacksonville and identifies several policy changes that are practical, low-cost, and can be implemented within a reasonably short period of time, with a focus on Northwest Jacksonville.

### The Need and the Opportunity

At more than 840 square miles, Jacksonville, Florida, is geographically the largest city in the contiguous United States and has a fully consolidated city-county government with Duval County. It currently ranks as the eleventh most populous city in the nation and the largest in Florida, with more than 825,000 people. In comparison to the state as a whole, Jacksonville has very different demographics, with twice the percentage of African Americans (more than 30 percent) and Asians but a third the proportion of Latinos.

The African-American community is disproportionately affected by poverty, with poverty most heavily concentrated in Northwest Jacksonville.

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The need in Northwest Jacksonville is well documented, where more than 40 percent of the city’s African-American population resides. As background, we consulted the multiple data-rich studies and reports that have been focused on specific neighborhoods in Northwest Jacksonville (e.g., LISC Jacksonville’s “Quality of Life Plans” for Northwest Jacksonville and Lower Eastside/Springfield communities, 2013; Jacksonville Integrated Planning Project, 2012), as well as those that touched on broader city economic and cultural development (e.g., IBM’s Smarter Cities Challenge *Jacksonville Report*, 2012; JAX2025, 2013). Additionally, the Florida Department of Health Duval’s health data on Health Zone 1—although encompassing a broader geography than just Northwest Jacksonville (e.g.,

includes other urban areas, like Downtown and Eastside)—illustrates strikingly the health and economic inequities in Northwest Jacksonville. For example, residents in Health Zone 1 have a life expectancy, an outcome strongly correlated with poverty, that is 4 to 9 years shorter than all other Health Zones. Another challenge is the lack of basic infrastructure: many neighborhoods do not even have access to city water, to say nothing about more modern infrastructure, such as broadband.

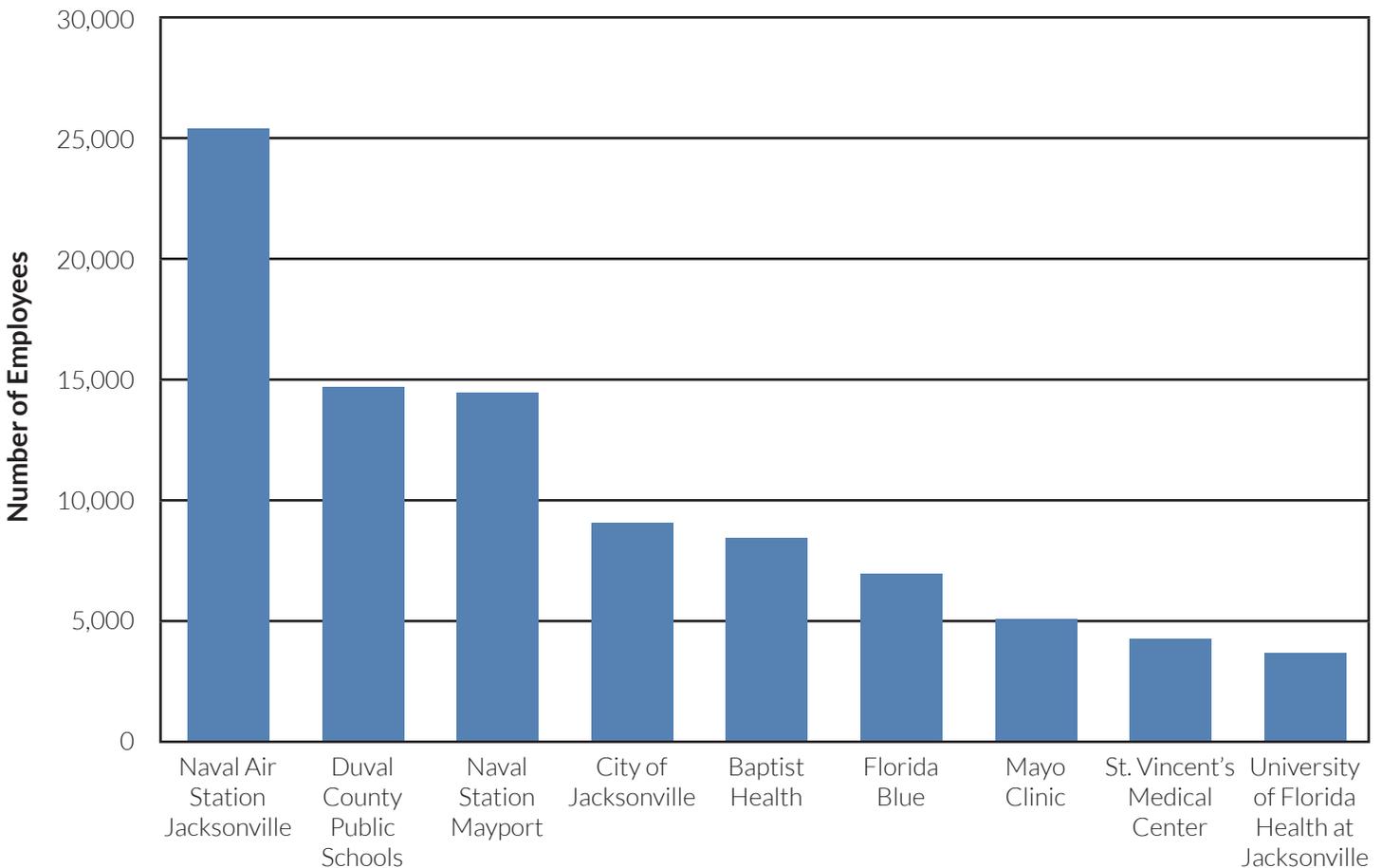
Yet Jacksonville also possesses tremendous economic assets that create a significant opportunity to change those numbers, if existing resources are aligned and leveraged properly. Anchor institutions, or large, place-based non-profit and public institutions that are unlikely to move location because of their mission, invested capital, and customer relationships, are Jacksonville’s most significant employers. Thirteen of the 19 largest employers in Jackson-

ville are anchor institutions—nine are listed below—and are directly responsible for 1 in every 7 jobs.<sup>3</sup> Strategically leveraging the purchasing power of these institutions to spur inclusive economic development in Northwest Jacksonville would capture dollars leaking out of the broader Jacksonville community and strengthen the local economy broadly.

## II. Our Methodology

From November 2013 to the present, we have worked to align existing local efforts, identify gaps, and outline opportunities to begin to develop a community wealth building strategy that ensures the lower income communities in Northwest Jacksonville are fully integrated into City

Jacksonville Top Anchor Institution Employers



economic development efforts. Our methodology has involved face-to-face interviews, a site visit to Cleveland, and organizing a conference to convene local leaders citywide.

In December and January, we conducted more than 40 face-to-face interviews with more than 60 key stakeholders citywide. These interviews served a number of functions: a) introduced stakeholders to the community wealth building concept and approach; b) informed us of the status of existing efforts that could be building blocks for a more comprehensive strategy; c) helped build the invitation list for the Roundtable; and d) helped identify speakers and issues around which to center the agenda of the Roundtable.

In February, the Collaborative organized a tour for a delegation of eight Jacksonville civic leaders of the Evergreen Cooperatives in Cleveland, which provided an opportunity for tour participants to ask questions both of initiative leaders, as well as worker-owners of the businesses, as well as providing additional feedback for finalizing the agenda of the Roundtable.

At the end of March, we organized, with the assistance of the Office of Mayor Alvin Brown, and ICARE, a day-and-a-half Community Wealth Building Roundtable, attended by roughly 100 local leaders from city government, businesses, anchor institutions, philanthropy, the public sector, faith-based organizations, and community groups. Leaders learned about the community wealth building approach and economic inclusion best practices from across the nation and the innovations happening in their own community. Additionally, with the assistance of the Jaguars Foundation and The Arthur Vining Davis Foundations, the Collaborative participated in a breakfast briefing for Jacksonville senior executives, including a number of area CEOs. Participant feedback from both events has been highly positive.

Democracy Collaborative staff met with more than 60 local leaders from city government, businesses, anchor institutions, philanthropy, the public sector, faith-based organizations, and community groups.

### III.

## Leading Themes From Interview Data

In advance of the Roundtable, Collaborative staff made two site visits to Jacksonville—one for a week in December and a second three-day site visit in January. On these site visits, Collaborative staff met with more than 60 local leaders from city government, businesses, anchor institutions, philanthropy, the public sector, faith-based organizations, and community groups to conduct background research and more effectively plan a Community Wealth Building Roundtable that reflected the needs and desires of the Jacksonville community. Throughout the course of these conversations, a number of recurring themes appeared.

#### A. Northwest Jacksonville has many areas that are food deserts.

A theme repeated in meeting after meeting: much of Northwest Jacksonville is a food desert, a place where residents lack access to affordable, healthy food options. A chain of discount grocery stores (Food Lion) that once served much of the community closed its Jacksonville stores in early 2012 due to corporate consolidation (not store-specific losses), yet there have been no other retailers to replace it. Often, retailers underestimate the purchasing power

of low-income communities because a large portion of the economy is not tracked in government statistics, and therefore they underestimate community purchasing power that could financially support a store.

As a result, corner stores have replaced these larger grocers, forcing low-income residents in Northwest Jacksonville to pay higher prices for the same food staples while limiting the selection of healthy food options. All of these consequences negatively impact wealth creation and health outcomes in the

community. Although there are a few existing healthy food assets in Northwest Jacksonville, such as the Jacksonville Farmers Market, barriers to walkability, restricted public transportation, and the prohibitive cost of owning a car for low-income residents reduce the access to these few choices to many in the community, even if only living a mile or two away.

**B. Northwest Jacksonville is largely a banking desert.**

Another theme that frequently emerged was the issue of limited access to financial services in Northwest Jacksonville. Consequently, predatory lenders and check cashers have filled this gap, increasing costs for basic services and further eroding the limited resources present in the community. Similar to access to healthy food, access to financial institutions is precluded by issues of walkability, limited public transportation, and the cost of car ownership—despite the fact that a significant number of financial institutions are located just a few miles away in Downtown Jacksonville.

**C. Jacksonville has a “culture of collaboration.”**

Many interviewees expressed that an existing “culture of collaboration” was a strong asset to moving forward a Community Wealth Building Initiative in the city. Additionally, many local leaders were already connected to other local leaders in the community and were open to working together on larger projects. Many interviewees expressed that additional collaboration was needed and recognized the value of Community Wealth Building for framing a different type of conversation.

**D. Jacksonville has an existing base for this type of initiative, but gaps in capacity exist.**

Multiple conversations clearly identified that Jacksonville already has many of the building blocks required to advance

a Community Wealth Building Initiative locally. Jacksonville LISC is present in Northwest Jacksonville and, through its Empowering People, Inspiring Change (EPIC) initiative, is partnering with Northwest Jacksonville Community Development Corporation (NJCDC), an important neighborhood voice. Clara White Mission is also a critical asset that has been expanding and could continue to do so with appropriate resources, perhaps providing a workforce pipeline for community business creation strategies that emerge from this initiative.

Additional promising examples abound. For example, Family Foundations is working to strategically target the different factors that prevent people from escaping out of poverty through its *1,000 in 1,000* initiative, aiming to move 1,000 people out of poverty every 1,000 days. Beaver Street Enterprises is helping small businesses get off the ground. New Town Success Zone, working in partnership with Edward Waters College, is working on creating an education pipeline to success.

Multiple conversations clearly identified that Jacksonville already has many of the building blocks required to advance a Community Wealth Building Initiative locally.

A number of other organizations are also exploring community and economic development, including the United Way of Northeast Florida, Habijax, and Metro North Community

Development Corporation. Aligning these efforts to reduce duplication and better identify gaps would enhance the impact of these organizations in the community. Additionally, Jacksonville currently lacks its own community development financial institution. The Florida Community Loan Fund has provided loans to various Jacksonville-based organizations, including NJCDC, and has expressed interest in supporting a community wealth building strategy in Northwest Jacksonville.

**E. Public transportation access is a barrier for many in Northwest Jacksonville.**

As noted previously, public transportation frequency and range is a barrier for many living in Northwest Jacksonville. Jacksonville’s sprawling geography, low population density, and the city’s historic focus on planning around car travel create signifi-

cant barriers for those who cannot afford to own and maintain a car. As a consequence, many residents of Northwest Jacksonville who depend on public transportation to get to their place of employment or to access financial services or healthy food options must spend significantly more of their limited free time doing so or go without. With regard to employment, lack of mobility restricts workplace options and adversely affects the ability to consistently show up to work on time.

#### **F. Criminal records are significant barriers to workforce reentry.**

As with many communities, community members with criminal records that have served their time (or paid the relevant fines) and are looking to start over quickly learn that many employment opportunities are no longer available to them because of this history—often regardless of the severity of their crime. For example, Family Foundations through its *1,000 in 1,000* initiative recognized the severity of criminal backgrounds as an impediment, including it as one of their nine critical “family assets” needed for a family to move out of poverty (of which a family needed at least seven to be successful). These records were a barrier even when they included minor infractions, such as bouncing a check or driving with a suspended driver’s license, and did not involve jail time.

#### **G. Repeated promises broken by outsiders has created a culture of distrust in the community.**

Over many decades, a number of promises have been made and broken in Northwest Jacksonville. Any initiative that goes forward has to be extremely mindful of this history and take care to ensure that previous mistakes are not repeated. To this end, it will be important to think strategically about short-term wins and long-term goals of a community wealth building strategy that connects residents and ensures the process for restoring trust can begin.

## **IV. Lessons from Jacksonville Community Wealth Building Roundtable Breakout Groups**

Roughly 100 local leaders from city government, businesses, anchor institutions, philanthropy, the public sector, faith-based organizations, and community groups attended the day-and-a-half Community Wealth Building Roundtable at the main branch of the Jacksonville Public Library on March 27-28, 2014. The event was co-organized by the Collaborative, the Office of Mayor Alvin Brown, and ICARE. Mayo Clinic, along with the City, served as presenting sponsors of this gathering; Baptist Health, Brooks Rehabilitation, The Community Foundation for Northeast Florida, The Arthur Vining Davis Foundations, the Jaguars Foundation, Jesse Ball duPont Fund, and Hightide Burrito were supporting sponsors. Participants learned about Community Wealth Building and economic inclusion best practices from across the nation and the innovations happening in their own community.

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Leaders also had the opportunities to share their own perspectives on priorities for strengthening and expanding existing community wealth building efforts locally and what could be created with new and additional philanthropic, city, and state investments, with a specific focus on Northwest Jacksonville. The three breakout groups (each with about 30 people) were divided by sector: A) nonprofits, philanthropy, and community organizations; B) anchor institutions, financial institutions, and the business community; and C) government and policy leaders. Two different panelists from outside of the Jacksonville community facilitated each of the breakout sessions. Democracy Collaborative staff served primarily as recorders.

## A. Nonprofits, Philanthropy, and Community Organizations

This breakout group comprised attending philanthropy, nonprofit, faith-based, and community-based organizations representatives. Together they discussed the questions identified above.

A number of ideas surfaced. The following emerged as the leading short-term priorities:

- Strengthen relationships with Jacksonville’s anchor institutions.
- Establish a structure to move a Community Wealth Building Initiative forward.
- Develop an “asset inventory” of what current community wealth building strategies exist, identifying gaps and opportunities for collaboration.
- Expand on the leading examples already in the community, such as (but not limited to) LISC Jacksonville’s EPIC Communities, Northwest Jacksonville Community Development Corporation, Clara White Mission, and Family Foundations.
- Improve policy regarding and access to expungements, along with increasing cultural competency on how to engage and reintegrate ex-offenders and developing a coalition of employers that agree to help employ them.

These short-term priorities would help create a number of early “wins” that could help lay the groundwork for longer-term priorities, including:

- Development of a network of employee-owned cooperatives in Northwest Jacksonville linked to anchor institution procurement to be a new anchor itself for that community.
- Improve access to capital and credit for entrepreneurs in Northwest Jacksonville, through expanding availability of “Borrow and Save” and “Credit Builder” loans.

Other ideas that were identified as important included:

- Define what part of Northwest Jacksonville to focus on and what organization or person will be this initiative’s champion.

- Increase access to dependable public transportation.
- Expand Baptist Health and UF Shands’ employer-assisted housing and vocational programs.
- Expand “Ways to Work” program.
- Leverage the region’s strength as a logistics hub and the St. John’s River.
- Publicize and more effectively leverage the “Family Self-Sufficiency” program for wealth building.
- Adapt locally the Cleveland Foundation’s car and home program for Evergreen employees.

## B. Anchor Institutions, Financial Institutions, and the Business Community

This breakout group comprised attending representatives from local anchor institutions (hospitals and universities), financial institutions, and the business community. Together they discussed the questions identified above.

A number of ideas surfaced. The following emerged as the principal questions to answer:

- What entity will execute this initiative? (This entity must be high profile and perceived as neutral.)
- What is the anchor institutions’ current demand? (Including mapping area anchor institutions.)
- What role will The Democracy Collaborative have in this initiative going forward?
- Who and where do we focus?
- What role should the City of Jacksonville have in moving this forward?

In addition, a number of questions were raised and ideas discussed, including:

- How do we measure success, and how do *residents* measure success?
- How can we support small vendors to build capacity and scale?
- How do we bridge the divide between social services and business services, more effectively aligning them?
- The need to scan and gather data of existing efforts to assess needs and what avenues can be taken.

- Always start with demand—what do anchor institutions need to buy?
- LISC Jacksonville’s EPIC communities should inform this initiative.
- Improve roads to change outside perception of the city.
- Explicitly link business development to residents with disadvantages.
- Increase micro-lending opportunities.
- What is our brand as a city/community?

## C. Government and Policy Leaders

This breakout group comprised attending representatives from city government, federal government, and public institutions, such as Jacksonville Electric Authority (JEA) and Jacksonville Transit Authority (JTA). Together they discussed the questions identified above.

A number of ideas surfaced. The following emerged as top priorities:

- Focus on job creation in Northwest Jacksonville.
- Utilize a transportation survey frequently to more effectively link jobs to public transportation.
- Establish a city land bank.
- Leverage Community Reinvestment Act and Northwest Jacksonville Economic Development Trust Fund for New Kings Road/Soutel Corridor.
- Focus on health by improving access to healthy, affordable food; low-cost banking services and alternatives to transportation by car (e.g., walkability, bike lanes, built environment, etc...).
- Work with the SSBCI (State Small Business Credit Initiative) and Black Business Investment Fund (BBIF) to improve micro-lending access.
- Embed incentives in county procurement practices to encourage local purchasing.

In addition, a number of questions were raised and ideas discussed, including:

- Locate incubators in the neighborhoods, rather than just in Downtown and at the University of North Florida.
- Create a place in the community that can serve as a “one-stop shop.”
- Leverage the city’s six community development corporations.
- Strengthen the continuum of care coalition.
- Strengthen New Town Success Zone and its focus on teaching life skills.
- Help low-income residents to access their IRS tax refunds and benefits.
- Developing a resource portal (e.g., One Economy’s beehive).
- Utilize state-allocated New Markets Tax Credits more effectively.
- Create a strategic planning commission that builds on Councilwoman Lori Boyer’s consolidation task force.
- Encourage banks and credit unions to locate in Northwest Jacksonville.

## V.

# Recommendations for Action

No one sector alone can advance a Community Wealth Building Initiative on its own; successful efforts require collaboration between the public sector, philanthropy, nonprofits, anchor institutions, financial institutions, and, of course, the community. In order to begin to move forward a comprehensive strategy, we recommend the following steps.

## A. Next Steps for the City of Jacksonville

### 1. Adopt a Responsible Banking Ordinance

A theme echoed strongly in interviews and during the breakout sessions was the issue of limited access to financial services and lending in Northwest Jacksonville. This need is not unique to Northwest Jacksonville. Cities around the

Successful efforts require collaboration between the public sector, philanthropy, nonprofits, anchor institutions, financial institutions, and, of course, the community.

country have implemented *Responsible Banking Ordinances* to begin to address this problem by leveraging city deposits to encourage local financial institutions to increase access to banking services. These ordinances aim to hold financial institutions publicly accountable and increase their lending and investing in underserved areas.<sup>4</sup>

In 1991, Cleveland became the first city to adopt a Responsible Banking Ordinance. To date, at least 10 cities have passed such policies, most within the last two years.<sup>5</sup> Although each city ordinance differs in language, the major components of each include provisions regarding oversight bodies, annual data disclosure, reinvestment plan requirements, evaluation methods, public participation, affidavits, anti-predatory safeguards, and branch closure notices. The National Community Reinvestment Coalition, an association of more than 600 community-based organizations that promotes access to basic banking services, provides model legislation as a template for cities, drawing on the innovative elements of ordinances passed nationwide.<sup>6</sup>

Cleveland provides an example of how these ordinances can benefit communities in need. Since its adoption, the City has negotiated more than \$10 billion dollars in Community Reinvestment Act Agreements with depository banks.<sup>7</sup>

Additionally, although 2011 marked the first time in 15 years that more bank branches closed than opened in the United States, the number of branches among local depository banks in Cleveland remained stable between 2008 and 2011—during the worst lows of the Great Recession. In addition, since 2008, six new branches have opened in low- or moderate-income census tracts within the city.<sup>8</sup>

The City of Jacksonville should adopt a Responsible Banking Ordinance and promote institutions that score highly in promoting reinvestment through their lending practices in Jacksonville neighborhoods. Passing a Responsible Banking Ordinance is the first step, but such a policy can be leveraged itself in a number of additional ways.

First, the City can encourage other agencies to support the initiative. An example is provided by Pittsburgh. After the City passed a responsible banking bill unani- mously in 2012, other public entities, including the transit authority, public schools, and the urban redevelopment au- thority, have begun to adopt the City’s guidelines to direct how they leverage their own deposits. Whereas the City of Pittsburgh’s budget is \$600 million, together these in- stitutions control more than \$2.5 billion, quadrupling the impact of this policy.<sup>9</sup>

Second, to further ensure that these resources circulate locally, the City of Jacksonville could work with the Chief Fi- nancial Officer of Florida’s office to develop a Florida version of the Oregon Credit Union Public Funds Collateralization program. Launched in 2013, this program allows qualified credit unions, whose mission is to serve the consumer needs of communities of modest means, statewide to accept public funds deposits that exceed federal insurance limits, in an at- tempt to maximize the local economic impact of these dollars.

Cities around the country have implemented Responsible Banking Ordinances leveraging city deposits to encourage local financial institutions to increase access to banking services.

Until this point, cities could only make federally insured deposits up to \$250,000 in credit unions. A state-led program now provides regular oversight and insurance, al- lowing local governments to deposit more than \$250,000 safely. Oregon’s treasury holds credit-union securi- ties as collateral, monitors them monthly, and can sell them to recover any funds in case of financial-institution failure.

Shortly after the program began in April 2013, ten area credit unions had already accepted deposits of more than \$27 million from Oregon cities.<sup>10</sup>

Third, the City of Jacksonville should help to forge a local nonprofit/business/anchor institution partnership that could begin to address the banking desert challenge faced by many Northwest Jacksonville neighborhoods. For example, VyStar Credit Union already operates a number of student- run branches within schools, providing students with service, financial, and operational skills. Might not a similar model be created with Edward Waters College in the New Town Suc- cess Zone, in which a credit union branch is situated on the

college's campus, thereby providing area residents needed access to financial institution while employing locally? Such an initiative could help provide a concrete demonstration of the potential of the overall banking reinvestment approach supported by the Responsible Banking Ordinance.

With minimal public expenditure, the City of Jacksonville can more effectively leverage existing public resources to encourage responsible lending, financial services, and investments in Northwest Jacksonville.

## 2) Establish a city land bank

Abandoned, vacant, and tax delinquent property remain an issue for many urban jurisdictions, including Jacksonville. The City is currently studying the possible optimization of its under-utilized assets. The administration and City Council are looking at abandoned and foreclosed properties. To move forward on this effort, Jacksonville should create a land bank program or authority—a tool that city governments can use to acquire, manage, maintain, and rehabilitate these types of properties. The foremost goal of land banks is to return properties to “productive use.”<sup>11</sup> Land banks help cities enhance their ability to dictate development patterns and make public investments.<sup>12</sup>

IBM's Smarter Cities Challenge *Jacksonville Report* in December 2012 also recommended that Jacksonville consider creating a land bank to help the city manage deteriorating property held by lien holders. The City should revisit this recommendation. Cities have often dealt with abandoned and tax-foreclosed properties by selling tax liens to speculators. However, with this strategy, investors are not compelled to collect the full amount of delinquent taxes (owed in order for the property owner to redeem the lien), to encourage use of the property.<sup>13</sup> This creates long-term costs to the city and to affected communities, with abandoned properties lowering the value of surrounding properties, decreasing overall tax revenues, and increasing the costs

of public services, such as police and public safety, as these properties are frequently affected by crime.

Land banks have many benefits. Early adopters include St. Louis, Missouri in 1971; Louisville, Kentucky in 1989; Fulton County/Atlanta; Georgia in 1991; and Genesee County (Flint) Michigan in 2002. In recent years, spurred in large measure by foreclosures stemming from the Great Recession, many jurisdictions have adopted land bank legislation. At the city and county level, leading examples include Cuyahoga County (Cleveland), Ohio (2008), Kansas City, Missouri (2012), Cook County (Chicago), Illinois (2013) and Philadelphia (2014). States passing enabling legislation include New York (2011), Georgia (2012), Pennsylvania (2012), and Nebraska (2013).<sup>14</sup> Local authorities continue to explore land banks for their many advantages, including:

Abandoned, vacant, and tax delinquent property remain an issue for many urban jurisdictions, including Jacksonville.

- Land banks promote public welfare. For example, the Genesee County Land Bank Authority offers foreclosure prevention services, housing renovations, side lot transfers, conversion of vacant lots into gardens and green space, planning and outreach, demolitions, property maintenance, development, and brownfield redevelopment and sales.<sup>15</sup>
- Land banks and “land bank-enabling legislation” (related to title transfers, tax foreclosure processes, tax policy) help public entities overcome and navigate legal and administrative barriers to property acquisition and disposition, thus limiting the time for which an abandoned property remains idle.<sup>16</sup>
- Land banks encourage development in particularly blighted areas, where taxes owed on the property far exceed the property's market value.<sup>17</sup>
- Land banks are helpful in assembling parcels of land that are otherwise too small or oddly shaped to be marketable for affordable housing development.<sup>18</sup>
- Land banks generate revenue from sales or rental income as well as tax recapture.<sup>19</sup>
- Land banks offer municipalities greater discretion in long-term community and land use planning.<sup>20</sup>

### 3) Leverage Northwest Jacksonville Economic Development Trust Fund for Community Wealth Building

The Northwest Jacksonville Economic Development Trust Fund (Trust Fund) was established to assist small- to medium-sized businesses seeking to expand in disinvested neighborhoods with high rates of poverty. With more than \$7 million, the Trust Fund could be used to encourage the development of a network of businesses linked to the procurement streams of Jacksonville’s anchor institutions, similar to the Evergreen Cooperatives in Cleveland. By investing these resources into businesses rooted in the community, serving local institutions, the city will be ensuring that its investment will continue to serve the community long after traditional economic development incentives would have ended.

In both interviews and breakout sessions at the Community Wealth Building Roundtable, the Trust Fund was suggested as a tool to help advance this initiative in the community. The city should explore how this Trust Fund could help leverage philanthropic, private sector, state, and federal resources to maximize its impact and align resources allocated to this portion of the city.

Just as pressing, the Trust Fund could be used to help seed a food cooperative to begin to address the gap created when Food Lion, a family-run chain of discount grocery stores, left the community. A food cooperative is a community-owned grocery store, requiring residents to also have “skin in the game.” And unlike corporate grocers, food cooperatives can maintain smaller footprints, increasing the chance that product supply will not exceed resident demand. Furthermore, participants in the Jacksonville Integrated Planning Project (completed December 2012), which included a wide array of community stakeholders from across Health Zone 1 and the broader city, noted the development of a food cooperative as one of the top priorities for increasing access to healthy, affordable food.

By investing these resources into businesses rooted in the community, the city will be ensuring that its investment will continue to serve the community long after traditional economic development incentives would have ended.

Since early 2012, the Trust Fund has disbursed funds only once. By contrast, the city has allocated resources aggressively to attract companies to locate in other parts of the city—in particular, the Southside—and has used other forms of economic development incentives. Most frequently, those deals have involved the City working with the state to attract growth of jobs with above-average salaries. A community wealth building strategy is necessary to enable Northwest Jacksonville residents to have access to stable employment with opportunities to build assets and generate wealth. Using the Trust Fund as a tool to advance a community wealth building strategy in Northwest Jacksonville is integral to fully integrating that portion of the Jacksonville into overall City economic development.<sup>21</sup>

## B. Next Steps for Philanthropy and Nonprofits

### 1) Build on LISC Jacksonville’s EPIC Communities in Northwest Jacksonville

Through the support of the Jaguars Foundation, the Jessie Ball duPont Fund and The Community Foundation for Northeast Florida, LISC Jacksonville started its work in 1999. In particular, LISC Jacksonville’s EPIC Communities aims “to utilize LISC Jacksonville’s investment to improve the quality of life” in Jacksonville’s Eastside and Northwest Jacksonville. Residents have been integrally involved in the approach, helping prioritize local concerns through “Quality of Life Plans.” We reviewed these reports as background for this project.

EPIC Communities focuses on five targeted and integrated goals, including: 1) increasing family income and wealth and 2) stimulating economic development. Both align with the desired outcomes of a Community Wealth Building Initiative. To date, much of EPIC’s work has been focused on housing, education, and supporting healthy lifestyles—the initiative’s other three goals. Integrating this

initiative with Jacksonville LISC’s existing work helps both efforts achieve their intended goals of community transformation more effectively by strengthening existing assets. Additionally, Jacksonville LISC has expressed interest in seeing the goals of a Community Wealth Building Initiative integrated into their current effort.

However, it is important to stress, that while housing this effort under an existing organization may result in some cost savings due to the efficiency of combining and coordinating efforts, expanding the scope of EPIC to include the development of community-owned businesses will quite clearly still require the dedication of significant new resources both for business development and capitalization of the businesses.

**2) Support a feasibility study to advance a Community Wealth Building Initiative**

A feasibility or “market research” study that examines the capacity and willingness of different partners to move forward this initiative is a critical next step, especially for developing an employee-owned business linked to anchor procurement in Northwest Jacksonville. This feasibility study will identify the “first cut” of business ideas that would then be subjected to a businesses development process. It will also outline the complimentary community wealth building strategies that would provide the necessary wrap-around services for those employed by the first business.

While the goal is to create a network of community-owned businesses overtime that are sustainable and self-sufficient, the first business plans will require outside funding. The Democracy Collaborative, of course, has done similar feasibility studies in a number of cities (including Cleveland, Washington DC, Pittsburgh, Amarillo, and Atlanta) and would be a potential partner for this work. That said, we would strongly recommend that regardless of who is se-

lected to do this work, that the group selected partner with a local Jacksonville-based organization, both because the local group is likely to have local knowledge that could be critical to program design and because the local group would likely be more readily available to support implementation efforts. Jacksonville Community Council, Inc, (JCCI), for example, might be one potential research partner for this work.

**3) Create a community engagement strategy that includes a small grants program**

Central to any effort to revitalize neighborhoods in Northwest Jacksonville will be the importance of community engagement and its role in helping restore the social networks that have been weakened in many of these communities. It is our recommendation that the philanthropic community in Jacksonville strongly consider supporting an initiative modeled on the Cleveland Foundation’s Neighborhood Connections (which itself was patterned after an initiative led by Bill Traynor in Lawrence, Massachusetts, known as Lawrence Community Works).<sup>22</sup> The Cleveland effort, established in 2003, aims to empower people in Cleveland’s neighborhoods and encourage them to become more engaged with each other and the city around them, through the use of a range of interconnected community engagement strategies.

One aspect of the Neighborhood Connection program is the use of small grants, awarded by a resident committee, to fund citizen-led neighborhood projects, events, and activities that benefit local residents. As the largest grassroots grant-making program in the country, Neighborhood Connections has made more than 2,000 grants totaling \$7 million. These grants and projects only represent one facet of the community engagement process. In addition, Neighborhood Connections uses a network-centric organizing model for community building, striving to create constructive and opens spaces for rekindling social connection and exchange. This includes promoting small block group meet-

Central to any effort to revitalize neighborhoods in Northwest Jacksonville will be the importance of community engagement and its role in helping restore the social networks that have been weakened in many of these communities.

ings (where neighbors might meet neighbors in their living rooms), and monthly neighborhood “network” meetings in which various block groups come together to share information and learn about community events. In short, the idea behind this approach is to use community and neighborhood networking to break down the social isolation that both encourages crime and makes obtaining the job referrals necessary to move from unemployment to employment far more difficult.

### C. Next Steps for Anchors Institutions and Large Employers

#### 1) Identify a senior executive to serve as a chief liaison to the Community Wealth Building team

Jacksonville’s anchor institutions must be involved in this initiative for it to be successful over the long term. This will require building new relationships and strengthening existing ones in order to effectively create the dialogue needed to support this effort to revitalize Northwest Jacksonville. To accomplish this goal, we strongly recommend that Jacksonville anchor institutions and other large employers designate a senior executive with a Vice President (or equivalent) rank to serve as their liaison to the Community Wealth Building Initiative team.

The breakfast meeting organized by the Jaguars Foundation and The Arthur Vining Davis Foundations this past March provides an illustration of how this approach might work. Having institutional leadership is critical to overall success, since it is leadership support that can help facilitate conversations and organize internal teams, as needed, composed of representatives from appropriate areas—e.g.: human resources, procurement, investment, diversity, community relations, sustainability—to give the Community Wealth Building Initiative

the momentum it needs to create transformative change in Northwest Jacksonville.

#### 2) Commit to engaging in supply chain analysis to help identify local procurement opportunities

The feasibility (market research) stage of the Community Wealth Building Initiative will require a number of interviews with supply chain managers and related staff to help uncover potential business opportunities in areas of growth or in instances where a particular business can be more effectively localized. This process can only be successful if institutions commit to being open partners in this process.

#### 3) Support business mentoring programs and inclusive, targeted hiring policies

Many local and small minority and women-owned businesses face an array of technical and financial barriers, preventing them from effectively competing for contracts with large anchor or corporate employers. In addition,

when these programs are created, there is often mistrust among diverse suppliers regarding whether larger institutions are genuine in their goals for inclusion. As a result, this institutional spend either leaks out of the community, in addition to reducing the market available choices for large institutions. By supporting

mentoring programs for local minority and women-owned business owners and doing appropriate outreach work to reinforce those efforts, the Jacksonville business community can help its own and strengthen the resilience of their local supply chains.

Implementing inclusive and targeted hiring policies is another way anchor institutions can increase their community wealth building impact. A pilot program in Cleveland, called Step Up, illustrates how such an effort could be struc-

Jacksonville’s anchor institutions must be involved in this initiative for it to be successful over the long term.

This will require building new relationships and strengthening existing ones in order to effectively create the dialogue needed to support this effort to revitalize Northwest Jacksonville.

tured. Step-Up is a partnership between University Hospitals, a nonprofit group known as Neighborhood Connections, and Towards Employment, a workforce intermediary, to recruit entry-level workers from the neighborhoods for hospital jobs. In 2013, the pilot program supported 28 new employees. With a 90 percent retention rate and a 2.5:1 interview-to-hire ratio, this program has helped reduce turnover as well as reducing the search time the hospital spends to find qualified candidates. In 2014, University Hospitals aims to hire 60 additional workers through this program and other area institutions are strongly considering adoption of similar programs themselves.

## VI. Moving Forward

The City of Jacksonville is well positioned to emerge as a national leader in Community Wealth Building. Already, the City has assumed a leadership role. The City of Jacksonville has become, in fact, the first city government to sponsor a Community Wealth Building Roundtable, and, in so doing, has generated considerable enthusiasm and interest both among community-based organizations and the business and philanthropic communities.

We have also already received offers from a number of federal agencies, including the local branches of the Federal Reserve, the Federal Deposit Insurance Corporation, and the U.S. Department of Housing & Urban Development, to play supportive roles going forward. We look forward to the formation of a steering committee that draws on the best talents of the City, community groups, nonprofits, philanthropy, anchor institutions, and business to build this effort.

The City of Jacksonville has become the first city government to sponsor a Community Wealth Building Roundtable, and, in so doing, has generated considerable enthusiasm and interest both among community-based organizations and the business and philanthropic communities.

It is also worth emphasizing that community efforts to date in Northwest Jacksonville are starting to make a difference. As a March 2014 *Jacksonville Times-Union* profile noted, “Things are not as good as they used to be back in the day, but they are getting better.”<sup>23</sup> The article profiles the work of Northwest Jacksonville CDC. The group’s executive director, Paul Tutwiler, observed: “If we don’t believe in ourselves, God knows nobody else will.” That resilient spirit sums up well the core tenets of the community wealth building approach.

The City, in short, has the intellectual and economic assets it needs to go forward. The challenge now is for the community, including the City, business, anchor institutions, philanthropy, faith-based organizations, and community

groups, to come and work together to make Community Wealth Building and the vision of transformative change in Northwest Jacksonville a reality.

# Appendix 1: Meeting/Site Visit Agendas

## Community Wealth Building Roundtable Agenda (March 27-28, 2014)

### Organized by:

- Office of Mayor Alvin Brown, City of Jacksonville
- The Democracy Collaborative at the University of Maryland
- Interfaith Coalition for Action, Reconciliation and Empowerment

### Presenting Sponsor:

- Mayo Clinic

### Supporting Sponsors:

- The Arthur Vining Davis Foundations
- Baptist Health
- Brooks Rehabilitation
- The Community Foundation for Northeast Florida
- Hightide Burrito Co.
- Jessie Ball duPont Fund
- Jaguars Foundation

### AGENDA

March 27, 2014

3:00 p.m. **Refreshments:**  
Courtesy of Hightide Burrito Company

3:30 p.m. **Welcoming Remarks:**

- Mayor Alvin Brown, City of Jacksonville
- The Honorable Kim Daniels, Jacksonville City Council, At-Large Group 1
- Ted Howard, Executive Director, The Democracy Collaborative

*Participant introductions and expectations for Roundtable*

4:30 pm **Refreshments/Networking**

March 28, 2014

9:30 a.m. **Continental Breakfast:**  
Ashley Street Catering, Clara White Mission

10:00 a.m. **Welcome:**  
Jacksonville Mayor Alvin Brown  
*Introductions of new participants*

10:15 a.m. **Framing Remarks:**  
Dr. Steve Dubb, Research Director, The Democracy Collaborative

10:30 a.m. **Plenary Panel:**  
**National Trends, Developments, & Models**

- Alicia Philipp, President, Community Foundation for Greater Atlanta
- Bill Generett, CEO, Urban Innovation 21 (Pittsburgh, PA)
- Angela Lust, Senior Vice President, Amarillo Area Foundation
- John Hamilton, President, City First Enterprises (Washington, D.C.)
- India Pierce Lee, Program Director for Neighborhoods, Housing, and Community Development, The Cleveland Foundation

Noon **Lunch:**  
Ashley Street Catering, Clara White Mission  
*Sponsored by The Community Foundation for Northeast Florida*

12:30 p.m. **Speaker:**  
Nina Waters, Community Foundation for Northeast Florida  
*Introduced by Councilwoman E. Denise Lee, District 8*

1:00 p.m. **Plenary Panel:**  
**Local Innovations and Possibilities**  
*Panel Introduction by Councilman Warren Jones, District 9*

- Rev. James Wiggins, St. Paul Lutheran Church, Co-President, Interfaith Coalition for Action, Reconciliation and Empowerment (ICARE)
- Michael Fleming, Managing Director and Head of Public Affairs and Community Relations, Technology & Service Centres for the Americas, Jacksonville, Deutsche Bank
- Paul Tutwiler, CEO, Northwest Jacksonville Community Development Corporation
- Ju'Coby Pittman, CEO and President, Clara White Mission
- Ignacio Esteban, CEO, Florida Community Loan Fund

2:30 p.m. **Breakouts:**

**Building a Community Wealth Agenda Locally**

*Three groups facilitated by morning plenary panelists*

*Breakout Introduction by Councilman Dr. Johnny Gaffney, District 7*

- How can we strengthen and expand existing efforts?
- What could be created with new and additional philanthropic, city, and state investments?
- What are priorities for action in the Jacksonville area?

3:30 p.m. **Break:**

Ashley Street Catering, Clara White Mission

3:45 p.m. **Plenary Discussion:**

**Report-back from small groups**

4:15 p.m. **Closing Plenary Panel:**

**Reflections on Possibilities for Building a Community Wealth Agenda and Initiative in Jacksonville**

*Panel Introduction by The Honorable Reggie Fullwood, State Rep., Dist. 15*

- Earnie Franklin, Florida Blue/City of Jacksonville Director of Public-Private Partnerships

- Dr. Irvin PeDro Cohen, Executive Director, New Town Success Zone
- Janet Owens, Director, Local Initiatives Support Corporation (LISC), Jacksonville
- The Honorable Mia Jones, Mayor's Office, City of Jacksonville

5:00 p.m. **Closing Remarks:**

- Ted Howard, Executive Director, The Democracy Collaborative
- Mayor Alvin Brown, City of Jacksonville

**Community Wealth Building Roundtable Agenda, CEO Breakfast (March 28, 2014)**

**Organized by:**

- Office of Mayor Alvin Brown, City of Jacksonville
- The Democracy Collaborative at the University of Maryland
- Interfaith Coalition for Action, Reconciliation and Empowerment (ICARE)

**Hosted & Sponsored by:**

- Jaguars Foundation
- The Arthur Vining Davis Foundations

**Presenting Sponsor:**

- Mayo Clinic

**Supporting Sponsors:**

- Baptist Health
- Brooks Rehabilitation
- The Community Foundation for Northeast Florida
- Jessie Ball duPont Fund

**AGENDA**

8:15 a.m. **Breakfast:**

Clara White Mission, Ashley Street Catering

- 8:20 a.m. **Welcoming Remarks by Hosts:**
- Peter Racine, President, Jaguars Foundation
  - Nancy Cable, Ph.D., President, The Arthur Vining Davis Foundations

- 8:30 a.m. **Framing Remarks:**  
Ted Howard, Executive Director, The Democracy Collaborative

- 8:50 a.m. **Closing Remarks:**  
Mayor Alvin Brown, City of Jacksonville

- 12:30 p.m. **Tour of Evergreen Cooperatives and GUC neighborhoods**

- Green City Growers
- Evergreen Cooperative Laundry
- Evergreen Energy Solutions (Lakeview Solar Field)

- 3:30 p.m. **Meeting with the City of Cleveland**  
David Ebersole, Manager, Brownfields and Special Projects, Department of Economic Development

## Site Visit: Evergreen Cooperatives (Cleveland, Ohio: February 26-27, 2014)

### AGENDA

February 26, 2014

- 7:00 p.m. **Welcoming Dinner**  
Hosted by The Democracy Collaborative

February 27, 2014

- 9:00 a.m. **Background Briefing on the Greater University Circle Initiative and the Evergreen Cooperatives**  
*Cleveland Foundation, Sherwin Board Room*
- India Pierce Lee, Program Director for Neighborhoods, Housing and Community Development, Cleveland Foundation
  - John McMicken, CEO, Evergreen Cooperative Corporation
  - Tom O'Brien, Director, Neighborhood Connections
  - Ted Howard, Executive Director, The Democracy Collaborative

*Lunch will be served*

# Appendix 2: Participants

## Community Wealth Building Roundtable Attendees (March 27-28, 2014)

*The list below reflects our best understanding of who attended based on RSVPs and sign-ins at registration. We apologize for any errors or omissions.*

### Anchor Institutions (Hospitals and Universities)

Marion Anderson, Executive Director, Community Health, Brooks Rehab Hospital

Robin Bass, Vice President, Director of Planning, UF Health (Shands)

Irvin PeDro Cohen, Director of New Town Success Zone, Edward Waters College

Janice Donaldson, Regional Director, Small Business Development Center, University of North Florida

Mark Falbo, Director, Center for Community Based Learning, University of North Florida

Greg Flowers, Process Owner for Strategic Partnership with Community Organizations, Florida Blue

David Jaffee, Professor, Department of Sociology, Anthropology & Social Work, University of North Florida

Chris Johnson, Chair, Department of Economics & Geography, University of North Florida

Michelle Leak, Administrator for Community Engagement and Longitudinal Care, Mayo Clinic

Tracie Loftis, System Director, Mission Operations, St. Vincent's Healthcare

Bill McConnell, General Manager, SMG Jacksonville

Peter Moberg, Assistant Vice President of Marketing, Memorial Hospital

Audrey Moran, Senior Vice President, Social Responsibility and Community Advocacy Baptist Health

Lynn Sherman, Director, Social Responsibility and Community Health, Baptist Health

James E. Sylvester, Director, Office of Facility Resources, Nemours Children's Clinic

Penny Thompson, Vice President, Government Affairs, UF Health at Jacksonville (Shands)

### Business Community

Alex Alston, Director of Marketing, SMG Jacksonville

Martha Barrett, Senior Vice President, Corporate Social Responsibility, Bank of America

Sandy Bartow, Vice President, Entrepreneurial Growth, JAX Chamber, and President, Chamber Foundation

James Breaker, Vice President of Board of Directors, Moncrief Myrtle Avenue Business Association

Niki Brunson, Founder, Celebs Corner Kitchen

Anthony Butler, Founder and Executive Director, E3 Business Group

Lara Diettrich, Principal, Diettrich Planning, LLC

Jeff Edwards, Chief Financial Officer, Beaver Street Fisheries

Ignacio Esteban, Executive Director, Florida Community Loan Fund

Michael Fleming, Managing Director, Head of DB Jacksonville, Deutsche Bank

Janet Hamer, Community Development Manager, TD Bank

Valerie Hendriex Jenkins, Vice President, Senior Community Development Officer, Wells Fargo, Social Responsibility Group

Lane Jeer Manis, Former Executive Director, AIA Jacksonville

Iris Jones, Vice President of Community Development, BB&T

Inez Long, Executive Director, Black Business Investment Fund Florida

Ruth Owen, Senior Vice President, EverBank

Missy Peters, Community Affairs Manager, Community First Credit Union

Ann Reinert, Global Philanthropy, JPMorgan Chase Bank

Connie Smith, Senior Vice President Community Affairs Manager, Wells Fargo

Greg Tison, General Manager, Jacksonville Farmers Market

Judy Walz, Senior Vice President Marketing, VyStar Credit Union

Ysryl, CEO, President, Jacksonville Black Chamber of Commerce

## Faith-based Organizations & Community Members

Pastor Bill Bailey, Member, ICARE/Ebenezer UMC

Ross Beckworth, Executive Director, Lazarus project Corporation, Mount Vernon Baptist Church

Stephon Boggs, Jacksonville Masjid Al-Islam

Pastor Reginald L. Bryant, Pastor/Director of Outreach, Shiloh Metro Baptist Church

Father Hugh Chapman, Member, ICARE/St. Phillip's Episcopal

Rosa Carter, Chair for Economic Development, Southern Christian Leadership Conference

Rev. Torin T. Dailey, Pastor, First Baptist Church of Oakland

Rev. Kent Dorsey, Founder, Chairman and Chief Executive Officer, ICARE/Riverside Ave. Christian Church

Pastor Darryl Edwards, Member in NW Jacksonville, ICARE/Greater Bethany Baptist

Rev. Aaron T. Flagg, Jr., Reverend, Emanuel Missionary Baptist Church

Pastor Mark Griffin, Pastor, Wayman Chapel AME/Wayman CDC

Rev. Marquise Hardrick, Pastor, ICARE/Central Metropolitan CME Church

Elder Lee Harris, Mt. Olive Primitive Baptist Church

Robert Lee, CEO, Fresh Ministries

Shelly Marino, Director, External Relations, Fresh Ministries

Bishop Rudolph McKissick, Jr., Senior Pastor, Bethel Baptist Institutional Church

Rev. Tan Moss, Pastor, ICARE/Greater Great Memorial AME

Kristin Powell, Lead Organizer, ICARE

Khaliah Shakir, Jacksonville Masjid Al-Islam

Rev. James Wiggins, Co-President, ICARE/St. Paul's Lutheran Church

## Philanthropy

Katie Ensign, Senior Program Officer, Jessie Ball DuPont Fund

Doreen Flippin, Vice President for Administration, The Arthur Vining Davis Foundations

Ashley Smith Juarez, Northeast Florida Regional Director, Clinton Health Matters Initiative

Nina Waters, President, The Community Foundation for Northeast Florida

## Nonprofit Sector

Alfred Arzuaga, Director of Community & Economic Development, Habitat for Humanity Jacksonville (HabiJax)

Michelle Braun, Chief Operating Officer, United Way of Northeast Florida

Terry Chelikowsky, Executive Director, Florida Alliance of Community Development Corporations

Charles Dabney, Jr., Senior Program Officer, LISC Jacksonville

Richard Danford, Jr., President and CEO, Jacksonville Urban League

Carrie Davis, President, Wealth Watchers, Inc.

Alison DeBelder, Director of Advocacy, Jacksonville Area Legal Aid

Erick Dittus, Senior Advisor to the CEO, Strategic Communications and Sustainability, Jacksonville Urban League

The Hon. Reggie Fullwood, Executive Director, Metro North Community Development Corporation

Cindy Funkhouser, President and CEO, Sulzbecher Center

James Kowalski, Executive Director, Jacksonville Area Legal Aid

Karen Landry, Director, War on Poverty

Dawn Lockhart, President and CEO, Family Foundations

Berneitha McNair, Executive Director, North East Florida Community Action Agency

Margo Moehring, Managing Director of Policy & Planning, North East Florida Regional Council

Mary Kay O'Rourke, President and CEO, HabiJax

Janet Owens, Executive Director, LISC Jacksonville

Robert Ownby, Housing Development Manager, Operation New Hope

Ju'Coby Pittman, President and CEO, Clara White Mission

Sonia Roberts, Economic Development Director, Grace and Truth Community Development Corporation

Paul Tutwiler, Executive Director, Northwest Jacksonville Community Development Corporation

Ben Warner, President and CEO, Jacksonville Community Council Inc.

Eric Williams, Executive Director, YMCA of Florida's First Coast

Sirretta Williams, Director, Breaking the Silence

Jeff Winkler, Director, RealSense, United Way of Northeast Florida

## Public Sector

April Atkins, Community Affairs Specialist, FDIC

Michelle Barth, Deputy Chief of Staff, City of Jacksonville

The Hon. Alvin Brown, Mayor, City of Jacksonville

Ted Carter, Executive Director, Office of Economic Development, City of Jacksonville

Paul Crawford, Deputy Director, Office of Economic Development, City of Jacksonville

The Hon. Kim Daniels, At-Large, Group 1, Jacksonville City Council

Teresa Eichner, Policy Director, City of Jacksonville

Earnie Franklin, Director, Office of Public-Private Partnerships, City of Jacksonville, Office of Economic Development

The Hon. Dr. Johnny Gaffney, Council District 7, Jacksonville City Council

Todd Greene, Vice President of Community & Economic Development, Federal Reserve Bank of Atlanta

The Hon. Bill Gulliford, District 13, Council President, Jacksonville City Council

Chris Hand, Chief of Staff, City of Jacksonville

Tony Hill, Federal Policy Director, City of Jacksonville

Laureen Husband, Director, Healthy Jacksonville, Florida Department of Health in Duval County

The Hon. Mia Jones, Mayor's Office, Boards & Commissions, City of Jacksonville

The Hon. Warren A. Jones, District 9, Jacksonville City Council

Wendy Kahan, Grants Project & Asset Coordinator, Jacksonville Transportation Authority

David Kaufman, Senior Director, Planning & Commercial Development, JaxPort

Joanne Kazmierski, Manager of Community Outreach & Environmental Advocacy, JaxPort

Margo Klosterman, City Council Liaison, City of Jacksonville

The Hon. Jim Love, District 14, Jacksonville City Council

Katryne Lukens Bull, Coordinator, Florida Department of Public Health in Duval County

Fred McKinnies, President, Jacksonville Housing Authority

Capt. Joseph G. McQuade, MD, Director, Public Health, Naval Hospital, Jacksonville

Mike Miller, Manager of Business Relations, Jacksonville Transportation Authority

Louis Naranjo, Director of Procurement Services, JAXPort

P.G. (Bud) Para, Chief Public Affairs Officer, JEA

Grace Pettus, Staff Assistant/Support, City of Jacksonville

Dave Roman, Senior Policy Advisor, City of Jacksonville

Larry Roziars, Executive Director, Special Programs, Duval County Public Schools

Jennifer Schrader, Division of Community Development, Florida Department of Economic Opportunity

Taurean Sinclair, Jacksonville Journey Coordinator, City of Jacksonville

Elaine Spencer, Chief of Housing & Community Development, City of Jacksonville, Housing and Community Development

Matthew Stewart, Management Analyst, Housing and Urban Development

Thomas Waters, Grant Administrator, City of Jacksonville

Joseph Whitaker, Business Development Project Manager, Office of Economic Development, City of Jacksonville

Wayne Young, Director of Governmental Affairs and Economic Development, JEA

## Invited Guests and Democracy Collaborative Staff

Steve Dubb, Research Director, The Democracy Collaborative

Bill Generett, CEO, Urban Innovation21

John Hamilton, President, City First Enterprises

Ted Howard, Executive Director, The Democracy Collaborative

Angela Lust, Senior Vice President, Amarillo Area Foundation

Alicia Philipp, President, The Community Foundation for Greater Atlanta

India Pierce Lee, Program Director for Neighborhoods, Housing & Community Development, The Cleveland Foundation

Jason Washington, Senior Vice President, City First Enterprises

David Zuckerman, Research Associate, The Democracy Collaborative

## CEO Breakfast Attendees (March 28, 2014)

Douglas Baer, CEO, Brooks Rehabilitation

Martha Barrett, Senior Vice President, Corporate Social Responsibility, Bank of America

Michelle Barth, Deputy Chief of Staff, City of Jacksonville

Michelle Braun, COO, United Way of Northeast Florida

The Hon. Alvin Brown, Mayor, City of Jacksonville

Janet Burnside, Director of Finance & Funding Development, Jaguars Foundation

Steve Dubb, Research Director, Democracy Collaborative

Michael Fleming, Managing Director, Head of DB Jacksonville, Deutsche Bank

Doreen Flippin, Vice President for Administration, The Arthur Vining Davis Foundations

Greg Flowers, Process Owner for Strategic Partnership with Community Organizations, Florida Blue, Branded Marketing Team

Nathaniel Ford, CEO, Jacksonville Transit Authority

Marvin Grant, Vice President of Academic Affairs, Edward Waters College

Ted Howard, Executive Director, Democracy Collaborative

The Hon. Mia Jones, Special Assistant to Mayor/Boards & Commissions, City of Jacksonville

Dave Kaufman, Senior Director, Planning & Commercial Development, JAXPort

Michelle Leak, Administrator, Longitudinal Care & Community Engagement, Mayo Clinic

Robert Lee, Chairman & CEO, Fresh Ministries

Bill McConnell, General Manager, SMG

Paul McElroy, CEO, JEA

Audrey Moran, Senior VP, Social Responsibility and Community Advocacy, Baptist Health

Louis Naranjo, Procurement Director, JAXPort

Ruth Owen, Senior Vice President, EverBank

Janet Owens, Executive Director, LISC Jacksonville

Ju'Coby Pittman, President and CEO, Clara White Mission

Peter Racine, President, Jaguars Foundation

Devin Reed, Director of Procurement, Jacksonville Aviation Authority

Ann Reinert, Vice President, Community Relations and Global Philanthropy, JPMorgan Chase Bank, N.A.

Kathleen Shaw, Vice President of Programs, The Community Foundation for Northeast Florida

Susan Towler, Vice President, Community Affairs, Blue Foundation

Nikolai P. Vitti, Superintendent, Duval County Public Schools

Nina Waters, President, The Community Foundation for Northeast Florida

Terry West, CEO, VyStar Credit Union

## Interviewed Prior to Community Wealth Building Roundtable (December 2013 - February 2014):

Marion Anderson, Executive Director, Community Health, Brooks Rehab Hospital

April Atkins, Community Affairs Specialist, FDIC

Martha Barrett, Senior Vice President, Corporate Social Responsibility, Bank of America

Michelle Barth, Deputy Chief of Staff, City of Jacksonville

Sandy Bartow, Vice President, Entrepreneurial Growth, and President, JAX Chamber Foundation

Michelle Braun, Chief Operating Officer, United Way of Northeast Florida

The Hon. Reggie Brown, District 10, Jacksonville City Council

Janet Burnside, Director of Finance & Funding Development, Jaguars Foundation

Nancy Cable, President, The Arthur Vining Davis Foundations

Terry Chelikowsky, Executive Director, Florida Alliance of Community Development Corporations

Paul Crawford, Deputy Director, Office of Economic Development, City of Jacksonville

Irvin PeDro Cohen, Director of New Town Success Zone, Edward Waters College

The Hon. Kim Daniels, At-Large, Group 1, Jacksonville City Council

Barbara Darby, President, North Campus, Florida State College at Jacksonville North Campus

Rev. Kent Dorsey, Founder, Chairman and Chief Executive Officer, ICARE/Riverside Ave. Christian Church

Jeff Edwards, Chief Financial Officer, Beaver Street Fisheries

John Edwards, Consultant, The Edwards Group (formerly Northeast Florida Community Action Agency)

Dawn Emerick, President and CEO, Health Planning Council of Northeast Florida

Mark Falbo, Director, Center for Community Based Learning, University of North Florida

Michael Fleming, Managing Director, Head of DB Jacksonville, Deutsche Bank

Doreen Flippin, Vice President for Administration, The Arthur Vining Davis Foundations

Earnie Franklin, Director, Office of Public-Private Partnerships, City of Jacksonville, Office of Economic Development

The Hon. Dr. Johnny Gaffney, Council District 7, Jacksonville City Council

Kevin Gay, President and CEO, Operation New Hope

Todd Greene, Vice President of Community & Economic Development, Federal Reserve Bank of Atlanta

Janet Hamer, Community Development Manager, TD Bank

Julia Henry Wilson, Director, Workforce Development, Jacksonville Urban League

Donnie Horner, Chief Government & Community Affairs and Education Commissioner, Jacksonville University

The Hon. Mia Jones, Mayor's Office, Boards & Commissions, City of Jacksonville

The Hon. Warren A. Jones, District 9, Jacksonville City Council

David Kaufman, Senior Director, Planning & Commercial Development, JaxPort

Karen Landry, Director, War on Poverty

Michelle Leak, Administrator for Community Engagement and Longitudinal Care, Mayo Clinic

Dawn Lockhart, President and CEO, Family Foundations

Tracie Loftis, System Director, Mission Operations, St. Vincent's Healthcare

Sherry Magill, President, Jessie Ball DuPont Fund

Jeanne Miller, Executive Director, Jacksonville Civic Council

Audrey Moran, Senior Vice President, Social Responsibility and Community Advocacy, Baptist Health

Jim O'Loughlin, CEO, Memorial Hospital

Janet Owens, Executive Director, LISC Jacksonville

P.G. (Bud) Para, Chief Public Affairs Officer, JEA

Jackie Perry, Executive Director, Beaver Street Enterprises

Grace Pettus, Staff Assistant/Support, City of Jacksonville

Ju'Coby Pittman, President and CEO, Clara White Mission

Kristin Powell, Lead Organizer, ICARE

Peter Racine, President, Jaguars Foundation

Dave Roman, Senior Policy Advisor, City of Jacksonville

Alexandra Rudzinski, Director of Development, Office of Economic Development, City of Jacksonville

Bill Scheu, Attorney, Rogers Towers

Lynn Sherman, Director, Social Responsibility and Community Health, Baptist Health

Ashley Smith Juarez, Northeast Florida Regional Director, Clinton Health Matters Initiative

James Stevenson, Vice President, Institutional Advancement, Florida State College at Jacksonville

Matthew Stewart, Management Analyst, Housing and Urban Development

Greg Tison, General Manager, Jacksonville Farmers Market

Earle Traynham, Interim Provost and VP for Academic Affairs, University of North Florida

Paul Tutwiler, Executive Director, Northwest Jacksonville Community Development Corporation

Ben Warner, President and CEO, Jacksonville Community Council Inc.

Cleve Warren, Chief Financial Officer, Florida State College at Jacksonville North Campus

Nina Waters, President, The Community Foundation for Northeast Florida

Terry West, CEO, VyStar Credit Union

Joseph Whitaker, Business Development Project Manager, Office of Economic Development, City of Jacksonville

## Site Visit to Cleveland, Ohio (February 2014)

Michelle Barth, Deputy Chief of Staff, City of Jacksonville

Sheila DeLoach, Member, ICARE/ St. Andrews AME

Rev. Kent Dorsey, Founder, Chairman and Chief Executive Officer, ICARE/Riverside Ave. Christian Church

The Hon. Mia Jones, Mayor's Office, Boards & Commissions, City of Jacksonville

Kristin Powell, Lead Organizer, ICARE

Alexandra Rudzinski, Director of Development, Office of Economic Development, City of Jacksonville

Ashley Smith Juarez, Northeast Florida Regional Director, Clinton Health Matters Initiative

Nina Waters, President, The Community Foundation for Northeast Florida

# Endnotes

1. Responsible Banking Ordinances are laws designed to ensure responsible loans, investments, and services for modest-income and minority neighborhoods. The ordinances require an evaluation of financial institution performance in serving low-to-moderate-income and minority neighborhoods as part of the criteria for deciding which institutions receive municipal deposits and other city business. For more information, see: National Community Reinvestment Coalition (NCRC), *Summary of Local Responsible Banking Ordinances*, Washington, DC: NCRC, July 2012.
2. See City of Jacksonville, *Contractor Agreement*, number 9912, executed October 8, 2013.
3. City of Jacksonville Office of Economic Development, Business Development, Jacksonville, FL: City of Jacksonville, Nov 2012, <http://www.coj.net/departments/office-of-economic-development/business-development.aspx>, accessed June 10, 2014.
4. NCRC, *Summary of Local Responsible Banking Ordinances*, July 2012.
5. Cities include Boston, Cleveland, Kansas City (Missouri), Los Angeles, Minneapolis, Philadelphia, Pittsburgh, Portland (Oregon), San Diego, Seattle, New York, and Hennepin County, Minnesota.
6. NCRC, *Summary of Local Responsible Banking Ordinances*, July 2012.
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