LISC JACKSONVILLE BUILDING RESILIENT COMMUNITIES

REPORT TO THE COMMUNITY 2020 - 2021



LISC JACKSONVILLE The LISC Jacksonville 2020-2021 report to the community includes people, places and perspectives representing a variety of important work aimed at improving Jacksonville's most challenged communities and providing all residents the opportunity for their communities and their livelihoods to succeed.

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LLSC JACKSONVILLE

Acksonville One of our guiding principles at LISC Jacksonville involves the idea of "resiliency." We know that adapting to changing and unforeseen circumstances and recovering from adversity—being resilient—can be challenging, but we also know that individuals, neighborhoods, and organizations that are resilient normally succeed.

The last two years have tested our resiliency, as well as that of many of our community partners. But, as Maya Angelou so aptly said, "Still we rise." LISC Jacksonville has successfully navigated challenging market and social conditions, caused in large measure by an unforeseen worldwide pandemic. While we won't rehash the last two years, we will breathe a collective sigh and acknowledge that we and our partners have remained steadfast in our resolve to making major investments in our most economically vulnerable neighborhoods.

The last two years have not only tested LISC Jacksonville, but also the places where LISC invests. We are determined to continue to make our presence felt in our city's most vulnerable communities, as we cannot and will not allow challenging and unforeseen circumstances to represent a barrier by which our work cannot get done. The stakes are simply too high.

Among the investments outlined in this report, we call attention to our investing more than \$6 million in new home construction (370 units), and \$500,000 in grants to 24 female- or BIPOC-owned (Black, Indigenous, and People of Color) businesses. We note these because housing affordability and small business development have been particularly stressed by current market conditions and because they are vital to resilient communities.

We continue to be thankful for all our supporters across the philanthropic, corporate, and government landscape who have trusted LISC Jacksonville to boldly go where they could not. We also thank our partner communities for trusting in our capacity, without which there would be no LISC.





Regards,

Dr. Irvin PeDro Cohen Executive Director

Sherry Magill Local Advisory Board Chair

PROJECT BOOTS HOMEOWNERSHIP PROGRAM

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LISC Jacksonville celebrates the launch of Project Boots at a press conference in Sept. 2021. Pictured is Dr. Rudy F. Jamison Jr., Ed.D. (Program Participant), University of North Florida's College of Human Resources and Human Services; Sherry Magill, Chair, LISC Jacksonville Advisory Committee; Dr. Irvin PeDro Cohen, Executive Director, LISC Jacksonville; Suzanne Pickett, Executive Director, Historic Eastside CDC; David Garfunkel, President, LIFT JAX; Bruce Moye (Program Participant), President, Eastside Brotherhood.

PROJECT BOOTS HOMEOWNERSHIP PROGRAM

In September 2021, LISC Jacksonville launched the Project Boots homeownership program, created to guide local residents on their path towards homeownership in Jacksonville's Historic Eastside neighborhood. Funded by LISC Jacksonville and LIFT JAX, Project Boots provides down payment assistance and a training curriculum to the program participants over the course of 12 months. Following successful completion of the program, the participants – all of whom are Jacksonville natives – are able to purchase and build a new home on existing vacant lots in Historic Eastside. "Our goal with Project Boots is to disrupt poverty and change the trajectory and narrative of Jacksonville's most under-resourced communities, starting with the Eastside," said LISC Jacksonville Executive Director



Dr. Irvin PeDro Cohen. "Project Boots is about providing support mechanisms to increase homeownership – a historically essential component in creating

generational wealth – and inviting folks back to the neighborhoods in which some of them grew up. These residents are passionate about their communities and will demand more for their neighborhood, helping uplift the community as a whole in the process."

To purchase their new home, participants have been meeting a monthly savings requirement, which is matched during the 12-month program commitment. They must also complete 12 homeownership training sessions, which cover areas such as financial components of homeownership, using homeownership as a wealth-building mechanism, health-related topics, home maintenance, and others. Program completion is anticipated to occur in September 2022.



Dr. Rudy Jamison Jr., Program Participant



Gayandrial Ivy Henderson, Program Participant

"Our goal with Project Boots is to disrupt poverty and change the trajectory and narrative of Jacksonville's most under-resourced communities, starting with the Eastside."

"The Eastside is the first step in a larger, threeyear initiative to support homeownership in other neighborhoods throughout Jacksonville that have historically very low rates of homeownership," added Cohen. "Our plan is to replicate this process in neighborhoods such as Durkeeville, North Riverside, and others. In doing so, we begin to positively change the fabric of these communities by increasing homeownership and bringing greater capacity back to some of our traditional neighborhoods. It truly comes down to improving the quality of life of the people who live in these areas, helping them become more financially sound and build wealth for themselves, their children, and their grandchildren."



Carlena Williams-Moye & Bruce Moye, Program Participants

EASTSIDE HOME REPAIR PROGRAM



"To LISC, it was about more than simply repairing homes – it was about community and economic development, housing resiliency, and helping low-income families build wealth..."

HOMES REPAIRED BY THE END OF 2021 BY THE END OF 2021 EVER SINCE LISC Jacksonville became involved in the Hurricane Irma Home Repair Program, which was completed in July 2021 after reparing 101 local homes that experienced severe damage due to Irma, the organization has been looking for opportunities

to continue this work in Jacksonville's Urban Core communities. That pursuit became a reality with the launch of the Eastside Home Repair Program in September 2021, led by the Historic Eastside Community Development Corporation (HECDC).

"LISC offices across the country are involved in home repair initiatives, providing financial and technical assistance to a number of local partners who then implement the work," said John Sapora, disaster recovery and resiliency manager for LISC Jacksonville. "The successful implementation of the Irma home repair program, combined with what we're seeing across other LISC offices, proved the efficacy of establishing a goal to create a home repair collaborative across the entire Urban Core, starting Out East."

To LISC, it was about more than simply repairing homes – it was about community and economic development, housing resiliency, and helping low-income families build wealth through home equity and ownership in the Urban Core, which are comprised of predominantly BIPOC (Black, Indigenous, and People of Color) residents.

In Jacksonville's Historic Eastside – where 80% of the residents are BIPOC – 85% of the homes were built pre-1990 with 62% valued at less than \$100,000. While the median home value across Duval County was \$254,000 in early 2021, the median home value in the Eastside is \$81,900.

"If we can provide a system that will enable people to fix their homes, preserve homeownership, and increase their equity, they have the opportunity for greater health, enjoyment, and a stronger financial future," added Sapora.

The HECDC repaired four homes with another eight in the process by the end of 2021 with support from LISC Jacksonville, LIFT JAX, the Jaguars Foundation, Wells Fargo, and others, and expects to continue repairing homes each year as part of its comprehensive Eastside housing development initiatives. The program is similar to the Irma program in that it sources bids from contractors who are based in the Eastside and other Urban Core neighborhoods, serving as an additional economic development mechanism for BIPOC- and women-owned contractors and construction workers. Homes received a variety of repairs to make them more livable and enhance equity, such as roofs, walls, and floors; electrical, plumbing and HVAC issues; mold remediation; kitchen and bathroom fixtures; and exterior repairs to promote curb appeal.

"We were elated that the residents of Eastside were able to participate in the first of many 'restore and repair' initiatives,"

said Suzanne Pickett, executive director of HECDC. "It was a catalyst for bringing muchneeded resources and building trust within our community." HELPING CREATE GENERATIONAL WEALTH for BIPOC FAMILIES

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Clients receiveing coaching at one of LISC's Financial Opportunity Centers.

HELPING CREATE GENERATIONAL WEALTH for BIPOC FAMILIES

In the U.S., the racial wealth gap is so great that the average BIPOC family's net worth is 10x less than that of the average white family. Homeownership is a key driver of this inequity, as indicated by Black families owning homes at rates 30% below white families. Furthermore, recent research indicates homes in predominantly Black neighborhoods are valued 23% less than similar homes in predominantly white neighborhoods, amounting to a \$48,000 per-home difference in some cases. And, Jacksonville ranks #3 in the U.S. for the devaluation of homes in majority Black neighborhoods.



"We saw an incredible need to zero in on the root causes of this issue..."

These massive gaps in homeownership are the result of years of systemic racism in housing policies, including racial covenants and redlining that



have excluded Black families from buying homes in predominantly white neighborhoods and from receiving loans to improve their homes, and other practices.

"Homeownership is historically the most accessible way that American families and individuals build wealth for themselves and their heirs, yet that opportunity has been effectively denied to people of color for generations," said Kristopher Smith, community development program officer for LISC Jacksonville. "We saw an incredible need to zero in on the root causes of this issue and

formulate wealth-creation strategies to reverse this trend locally, with the ultimate goal of scaling this nationally."

Jacksonville ranks #3 in the U.S. for the devaluation of homes in Black neighborhoods.

anticipated results by **2030**

\$50 MILLION IN POSITIVE HOME REVALUATION IN BIPOC NEIGHBORHOODS

In early 2021, LISC Jacksonville launched its Family Wealth Creation interventions aimed primarily at improving several impactful areas of homeownership among BIPOC families:

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IN HOUSING VALUE

- Addressing heirs' properties by helping homeowners obtain clear title and estate plan to preserve their asset for generations to come.
- Helping homeowners understand and access property tax exemptions, disaster recovery assistance, and mortgage refinancing options that they are currently not leveraging.
- Facilitating home repair programs to improve the value and equity of distressed homes.
- Providing career, financial, and other coaching through the Financial Opportunity Centers.
- Re-evaluating appraisal policies to enact systemic change in appraisal practices that perpetuate the history of devalued Black-owned assets.

Through these efforts, LISC Jacksonville anticipates preserving \$100 million in housing value and \$50 million in positive home revaluation in BIPOC neighborhoods by 2030. In 2021 alone, LISC will have preserved and sustained approximately \$1 million in assessed home values in two primarily BIPOC communities. IMPROVING ECONOMIC OUTCOMES FOR LOCAL RESIDENTS THROUGH FINANCIAL OPPORTUNITY CENTERS



LISC's Financial Centers have served over 300 individuals and 100+ small businesses

After launching its first Financial Opportunity Center (FOC) in 2017, which was the first in the state of Florida, LISC Jacksonville and its partners at Steps 2 Success (S2S) soon realized the impact the program was having on the people it



served. With career, financial, and other coaching at their fingertips, residents from Jacksonville's most distressed neighborhoods could now feel a new confidence that their incomes would grow, job prospects would improve, and their livelihoods would be more stable - something that many, if not all, of those served had never felt before.

As people saw the

positive effects of the FOC program on their bottom lines, demand for services grew. To address the growing need, LISC approached several important funders to help develop more FOC locations with additional partners throughout the city.

Three new FOC locations launched operations in early 2020 at Lutheran Social Services (LSS), Goodwill Industries of North Florida, and Beaches Emergency Assistance Ministries (BEAM). While all utilize the FOC model in their program, each organization has tailored its services to meet the specific needs of the demographics it serves. This was particularly true with the formation of another center in early 2020, the Center for Entrepreneurial Opportunity, created in partnership with the Beaver Street Enterprise Center (BSEC). This highly unique center shifted from the traditional model to incorporate a focus on entrepreneurs and their specific financial and technology needs.

Collectively, the centers have served over 300 individuals and 100+ small businesses during the past two years, a significant achievement that exceeded original goals. This was possible because of employees' sincere dedication to understanding each participant's unique needs and formulating a specialized plan to improve their situation. It is this personal focus and attention that has helped people like Ms. Kimba Clark change course for the better.



Ms. Clark's

On December 24, 2020, Ms. Clark was hungry and walking through downtown Jacksonville in search of food. At the time, she was living in a homeless shelter at City Rescue Mission (CRM). She was unemployed, and her days were spent visiting the downtown library or walking around the downtown streets until it was time for her to catch the van back to CRM.

While looking for food that Christmas Eve, she spotted a church ministry handing out goodie bags to the homeless. She made her way over and was greeted by Michelle Hughes, director of Lutheran Social Services' (LSS) Steps 2 Success (S2S) program. She was given a goodie bag and a blanket, and the group said a prayer for her.

Ms. Hughes and Ms. Clark continued to talk, and Ms. Clark shared that she was interested in employment. Ms. Hughes gave her a number to call to learn more about S2S and set up an intake appointment. Ms. Clark reached out to S2S lead career coach Stewart Miller and scheduled an appointment for January 2021. At their first meeting, Ms. Clark completed the application to enroll in S2S, and Mr. Miller provided her with bus passes to ensure she could attend her coaching sessions, as well as a voucher to receive food from the Nourishment Network Market, LSS's food pantry.



"... S2S has shown me that when you follow a plan, success happens."

Her next S2S meeting included an assessment, a vision screening, and creation of an action plan to set long- and short-term goals. Mr. Miller, her career and income support coach, assisted her with her resume and they began the job search. Katrina Hall, her financial coach, reviewed her credit report and provided her with suggestions that would help with reaching her financial goals.

"Steps 2 Success has helped me immensely," said Ms. Clark. "When I first started the program, I was trying to figure out where the little bit of money I

had was going. With the help of the career coach, I updated my resume, and was able to understand what my skills were to get a job."

Within 30 days of enrolling in S2S, Ms. Clark obtained employment at a janitorial company and was able to start working on her primary financial goal, which was paying off a creditor. "The career coach kept in constant contact with me to make sure I was happy with my job and answer any concerns I had with conflicts at work," added Ms. Clark.

Another goal was to transition out of the homeless shelter into transitional housing. As her income support coach, Mr. Miller coached her through the process with Liberty Center for Women. Within a month, she was approved for housing with Liberty Center.

Eight months into her enrollment in S2S, Ms. Clark was still an active client. She received two pay increases and was promoted to supervisor. She has also reduced her debt, paid off the creditor, and looked at permanent housing options.

"Because of the support of my coach and my hard work, I am now a supervisor," said Ms. Clark. "My confidence on my spending habits has improved and I now make good financial decisions. I am on my way to moving into my own apartment, and one day my own home. Overall, S2S has shown me that when you follow a plan, success happens."

SMALL BUSINESS SUPPORT DURING THE COVID-19 PANDEMIC

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In late 2020, LISC Jacksonville received a \$500,000 grant from Wells Fargo's Open for Business Fund to help small businesses in Jacksonville stay open and retain jobs during the COVID-19 pandemic.

LISC Jacksonville distributed \$250,000 in grants to 24 local businesses, all of whom were minority- or women-owned businesses. Grants ranged from \$5,000-\$20,000, with the average grant being \$10,400. The grantees were selected based on their location within the communities in which LISC Jacksonville has historically invested, how long businesses were required to close during the pandemic, and businesses that employ residents from their surrounding neighborhood.

"Many small, local businesses are dependent upon increased revenues from the holiday shopping season, but the COVID-19 pandemic continued to severely impact their bottom lines, particularly in Jacksonville's communities that were already highly vulnerable," said LISC Jacksonville Executive Director Dr. Irvin PeDro Cohen. "Local businesses desperately needed this 'shot in the arm' to help keep their doors open as the pandemic was anticipated to have a longer-term impact going into 2021."

Two of the small business grant recipients included 1 Foxy Lady Café and Catering and Little Black Box Baked Goods.



1 FOXY LADY CAFE & CATERING

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Shandon Benjamin-Fox grew up in a cooking household

and turned her passion for healthy, homecooked food into the successful entrepreneurial venture we know today as 1 Foxy Lady Café and Catering in Historic Springfield, which opened its doors in 2018.

"COVID-19 tremendously impacted our catering and pop-up event business; it basically went to zero and that was a huge part of our income," stated Benjamin-Fox. "So, we had to find a way to pivot. We have such a small staff, and I wanted to make sure that I was able to keep paying the people who put so much trust in me and our company." "We started doing take-out meals and drop-off catering for small parties," added Benjamin-Fox. "We have always done everything in-house, so we expanded our offerings to include specialty desserts, cakes – which we now wholesale as well – a line of spices, and our own juices. All of these things help keep revenue coming in, and we have faithful customers who have been



helping us get through it."

Although the launch of new initiatives such as take-out meals, drop-off catering, and expanding her offerings were helping,

the economic impacts and operating challenges brought by COVID-19 did not relent.

"The grant sustained us by helping us keep the lights on and invest further in our new initiatives," stated Benjamin-Fox.



"We expanded the spice line, launched a new line of salad dressings, and invested in marketing to continue to grow our presence. All these pivots and additions are here to stay in the future. I am so grateful for our customers' support and for the much-needed assistance from the grant. These blessings enable us to keep the lights on not only today but five years from now because of the recent investments

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we've been able to make."

LITTLE BLACK BOX BAKED GOODS

[BAKED GOODS]

After leaving her 13year corporate job in

2013, Crystal Israel decided to take some time off and enjoy a simple passion of hers: baking. What began as taking baked goods to local farmer's markets soon grew into the Little Black Box Baked Goods enterprise with retail distribution and significant expansion on the horizon. Israel was already navigating this rapid growth and the entrepreneurial challenges that inherently come with it before the COVID-19 pandemic created an entirely new set of challenges. "When we looked at the previous year versus the then current year, we were down significantly and had to seriously ask ourselves, 'what do we do?' 'What does this pivot look like?'" said Israel. "Prior to COVID, we did a lot of in-person events. Our business was part wholesale and retail and part face-to-face, which was how we'd grown to this point. Farmer's markets shut down, there were fewer outlets for sales, so panic set in. It was incredibly stressful, but we learned to live with how COVID was impacting the business."

In order to keep her doors open and pursue the significant growth opportunities in front of her, Israel needed help. "The grant was a lifeline in helping us keep our doors open. Our landlord and others were great, but we were still behind. LISC helped us get caught up and fix some of the damage that COVID had done to our business, but also look to the future of what I need to do to be able to grow."

As Israel looked to the future, her goals included becoming a strong, regionally recognized brand and continuing to expand into additional retailers. The grant helped her ramp up production to supply those additional retailers and invest in marketing to tell her brand's story, while also enabling Israel to remain more grounded in her true passion. "To me, success doesn't have to be becoming this international brand like a Smuckers. While that's an accomplishment, I'm happiest when I'm in the kitchen, cooking."



TRANSFORMING ORGANIC WASTE INTO A SUSTAINABLE OPPORTUNITY

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"Our philosophy is to think global and act local."

TRANSFORMING ORGANIC WASTE INTO A SUSTAINABLE OPPORTUNITY

Jacksonville produces more than one million tons of waste per year that is sent to landfills. According to the EPA, nearly 30% of what is currently sent to

landfills nationwide is comprised of organic material that can instead be composted. One local company, Kelco Recycling, has been working to address this local – and global – issue for the past two years, and officially opened the doors to Sunshine Organics and Compost for business in summer 2021.

"We have been needing to resolve this issue not only as a city, but as a country and across the world, for years," said Mike Kelcourse, co-owner of Kelco Recycling with his wife, Christina. "Recycling and reusing are our passion. Our philosophy is to think global and act local. We have an opportunity sitting right in front of us to divert from landfills, reduce methane emissions, and provide a more useful and sustainable material that can help beautify our city – it's a winning situation for everyone."

Kelco Recycling has been operating in Jacksonville for nearly a decade, and three years ago identified a growing trend in the industry around food waste and



composting. Recognizing that this trend had not yet reached Northeast Florida, Kelcourse traveled to California to learn from other companies that have been composting

organic materials for decades. "We brought that knowledge and their lessons learned back to Jacksonville," said Kelcourse.

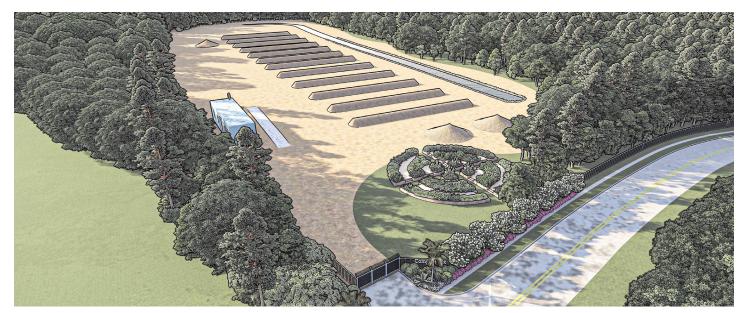
To support Kelco Recycling, LISC Jacksonville – through the Wells Fargo Open for Business grant program – and the Jessie Ball duPont Fund provided grants to help with the permitting and development process. The venture was appealing to the organizations for several reasons.

"Operations are based in Jacksonville's Eastside neighborhood – an impact investment focus area for both of our organizations – and will create 10-15 new jobs when the business is fully ramped up," said Chuck Shealy, real estate and lending program officer for LISC Jacksonville. "Additionally, having this service available to local small businesses will help them save waste transportation and other costs so they can reinvest in their own businesses and communities. It's an excellent example of economic development."

Sunshine Organics and Compost will collect yard, food, and other organic waste and transport it to its composting facility. Here, the waste will be placed into large rows and utilize a process called windrow composting. Using equipment, the waste will be turned every week and after 12 weeks of 'baking' in the sun and elements, will be naturally transformed back into soil that is an organic, drought-resistant compost for use throughout the city's parks and other areas.

"In the first year, we anticipate diverting about 24,000 tons of organic food and yard waste from landfills," added Kelcourse. By year three, Kelcourse anticipates diverting approximately 60,000 tons and hopes to eventually add a residential component and potentially curbside pick-up.

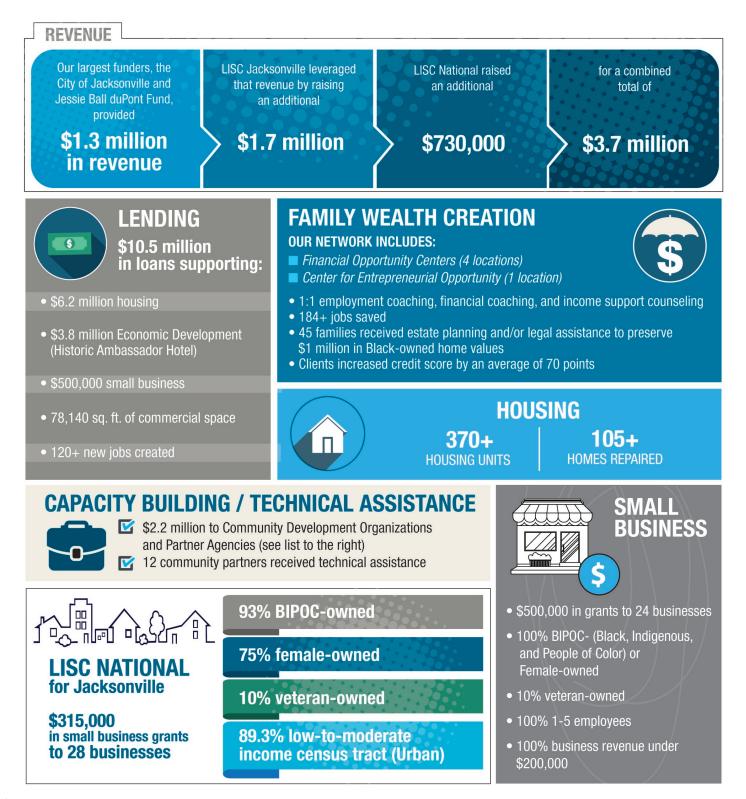
"The scalability of this endeavor was also highly appealing to us," added Shealy. "Furthermore, in our impact investing, LISC seeks opportunities to support initiatives that introduce greater sustainability and resiliency to the community, and this project checks all of those boxes. Overall, it brings numerous benefits to Jacksonville as a whole and we are thrilled to see this come to fruition."



Renderings of Sunshine Organics and Compost's facility in Jacksonville's Eastside neighborhood.

JACKSONVILLE **OUR RESULTS**

LISC Jacksonville's community support covers several community needs, including wealth-building, safe/affordable housing, recreation, crime reduction, community engagement, and economic development.



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OUR COMMUNITY DEVELOPMENT ORGANIZATIONS AND PARTNER AGENCIES

The work of LISC Jacksonville would not be possible without the involvement and support of our tremendous community partners during the past 20+ years. We are so grateful for our ability to collaborate and work together to improve Jacksonville's most challenged communities.

- Ability Housing
- Beaches Emergency Assistance Ministry (BEAM)
- Beaver Street Enterprise Center
- Clara White Mission, Inc.
- Edward Waters University (New Town Success Zone)
- Family Foundations of Northeast Florida, Inc.
- Goodwill Industries of North Florida
- Grace and Truth Community Development Corporation
- Groundwork Jacksonville, Inc.
- Historic Eastside Community Development Corporation
- LIFT JAX, Inc.
- Lutheran Social Services of Northeast Florida/Steps 2 Success
- Mayor's Office of Grants and Compliance
- Metro North Community Development Corporation
- Nonprofit Center of Northeast Florida, Inc.
- North Riverside Community Development Corporation
- Northeast Florida Community Action Agency
- Northwest Jacksonville Community Development Corporation
- Operation New Hope, Inc.
- Rail Yard District
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*J.F. Bryan, IV support also provided through the Henry and Lucy Gooding Endowment (a component fund of The Community Foundation for Northeast Florida).

**The Jessie Ball duPont Fund, The Delores Barr Weaver Legacy Fund, and DuBow Family Advised Fund are provided through The Community Foundation for Northeast Florida.

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