



**PALM BEACH COUNTY OFFICE OF COMMUNITY REVITALIZATION**

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**COUNTYWIDE COMMUNITY REVITALIZATION TEAM  
VIRTUAL MEETING MINUTES**

Meeting Title: Countywide Community Revitalization Team Meeting  
 Facilitator: Houston Tate, OCR Director  
 Minutes Prepared by: William Wynn, OCR Senior Planner  
 Date/Time: December 13, 2022  
 Location: WebEx Virtual Meeting

**MEETING ATTENDANCE**

- |     |                     |  |
|-----|---------------------|--|
| 1.  | Joanna Aiken        | SWA  |
| 2.  | Daniel Borg         | The Subculture Group   |
| 3.  | Jennifer Brown      |  |
| 4.  | Samantha Corr       | PBC ERM  |
| 5.  | Saidy Garzon        | Lake Worth West Resident Planning Group, Inc.                |
| 6.  | Jennifer Harris     | 211 Palm Beach/Treasure Coast                                |
| 7.  | Kristina Ray Harris | Truist Bank  |
| 8.  | Walter Harris       | The Subculture Group   |
| 9.  | Jean Legagneur      | HATT Foundation  |
| 10. | DaVatrice Lindsey   | Florida Rural Legal Services                                 |
| 11. | Ana Martinez        | Palm Beach County Behavioral Health Coalition                |
| 12. | Chrystal Mathews    | PBC OCR  |
| 13. | Ruth Moguillansky   | PBC OCR  |
| 14. | Deborah Morgan      | Palm Beach Harvest   |
| 15. | Fadi Nassar         | PBC Traffic Engineering                                      |
| 16. | Michael Owens       | School District of PBC                                       |
| 17. | Casey Prankun       | PBC Parks & Recreation                                       |
| 18. | Audley Reid         | PBC OCR  |
| 19. | Tera Rose           | Community Partners of South Florida                          |
| 20. | George Schott       | PBC OCR  |
| 21. | Michael Sklar       | PBC Housing & Economic Development                           |
| 22. | Anna Stewart        | Drowning Prevention Coalition of PBC                         |
| 23. | Houston Tate        | PBC OCR  |
| 24. | Lauren Veit         | FL Dept. of Education, Division of Vocational Rehabilitation |
| 25. | Steve West          | The IN-CROWD   |
| 26. | William Wynn        | PBC OCR  |

## MEETING MINUTES

### I. WELCOME AND INTRODUCTIONS

Houston Tate, OCR Director, called the meeting to order at 10:01 a.m., welcomed everyone to the meeting, and introduced the OCR staff. William Wynn, OCR Senior Planner introduced the CCRT members. Mr. Tate introduced the presenter Kristina Ray Harris Truist Bank/Financial Wellness Leader.

### II. DEPARTMENT UPDATES

- Anna Stewart, Drowning Prevention Coalition of PBC
  - DPC is continuing their educational programming about the importance of water safety
  - Free reduce cost swim program will begin on April 1, 2023 for children ages 2 through 12 and their immediate caregivers. They must meet certain guidelines to be eligible.
- Fadi Nassar, PBC Traffic Engineering
  - TE is working with OCR on several speed hump projects within CCRT area communities
- Joanna Aiken, SWA
  - In 2023 SWA will have new opportunities to receive funding
  - PYHO and Rebuilding Together Palm Beach were approved for OCR NEAT grants
- Michael Owens, School District of PBC
  - Schools will be closing for the holidays on December 21<sup>st</sup> until January 4, 2023
  - The modernization of Melaleuca Elementary is ongoing and is scheduled for reopening on August 23, 2023. Students from Melaleuca Elementary are currently attending a holding school in Royal Palm Beach.
  - The modernization of Wynnebrook Elementary is scheduled to begin in the summer of 2023 and is scheduled to reopen in August of 2024. These students will attend the same holding school in Royal Palm Beach. The application for this project has been submitted to and is pending with Palm Beach County.
- Michael Sklar, Housing & Economic Development (HED)
  - On Wednesday, December 28, 2022 at 8:00am HED will begin accepting applications for purchase assistance under the SHIP program until Monday, January 30, 2023 at 11:59pm <https://discover.pbcgov.org/HED/Pages/SHIP---Purchase-Assistance-Program.aspx>
  - Foreclosure funding is still available and will be available until all funding is expended.

### III. OCR UPDATES

- Ruth Moguillansky
  - On January 10, 2023, OCR will be going before the BCC for the approval of funding for the 2023 Back to School event. OCR plans to begin registration following board approval.
- Chrystal Mathews
  - On December 6, 2022 the BCC approved the funding for 8 NEAT grants

- Houston Tate
  - A community leadership dialogue was held on December 8<sup>th</sup> to talk about community issues and interest. Another meeting will be held in the near future
  - OCR is coordinating with the Hospitality Helping Hands to get the word out about their Christmas Celebration event for the youth of the Glades, Rivera Beach and West Palm Beach communities. The event will be held on December 24, 2022 from NOON to 5 pm in the 500 Block of Clematis St., downtown West Palm Beach. There will be a cookout, street games, visit from Santa, gifts, performance by local bands and artists. The event is free of charge.
  
- Audley Reid
  - Gave an update on possible speed humps for the Haverhill East CCRT area (Pine Cone Ln). Will meet with TE in the near future.

#### IV. PRESENTATIONS

##### **Kristina Ray Harris Truist Bank/Financial Wellness Leader**

- Mrs., Ray Harris has been in her position for 5 years. She began her presentation by stating that Truist Bank was formed in December 2019 as the result of the merger of BB&T and SunTrust Banks.
- Truist Bank is a purpose driven company. The purpose is to inspire and build better lives and communities.
- Mrs. Ray Harris stated that the goal of her presentation was to share why Truist is the right bank for consumers and to get consumers to start a relationship with Truist Bank.
- Mrs. Ray Harris asked does anyone currently have a bank that is connecting to resources that help give a better mindset regarding money and does that bank provide the tools to help take control of the financial picture? Mrs. Ray Harris stated that consumers should consider these thoughts, because that is just a tiny part of what you can get once you have a relationship with Truist Bank. Truist has tools and resources that have the consumer and community in mind. So, we can meet you wherever you are, and add value to your financial journey. In addition we do it in a convenient way that allows you to leverage your online banking platform.
  
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- 00:40:05.564 --> 00:40:26.624
- So, we can do virtual meetings we can do in person meetings, and any of our branch locations, and, like, the 1 down the street from pretty much everyone. Today. I'm actually in Palm Springs, but I'm throughout Palm Beach County from Boca, up to 2. so, I see a little bit of everybody.
  
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- 127
- 00:40:27.764 --> 00:40:47.834
- Would it shock you guys that almost 70% of Americans right now? Cannot afford a 400 dollars emergency yeah. Things happen. And that 400 dollars could be needed for car repairs, hire utility bills and many other things without the right tools and resources.
  
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- 128
- 00:40:47.865 --> 00:41:08.985
- A situation like this could create many problems. I know this 1st, hand, because 8 years ago I was that statistic, I was the single mom with a 2 year old, just trying to skip by I was the 1 with the 520 credit score. I was asking, you know, my landlord please have faith in me. I can pay my bills. I have a good job. I know.
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- 129
- 00:41:08.989 --> 00:41:30.134
- Do this just take a chance on me? Why? Because I didn't have those resources. I'm 1 to 5 were from Cleveland, Mississippi, and those were not the resources that were taught. Those were not the conversations that people had at the Thanksgiving table as we speak. We didn't talk about money. Why? Because unfortunately, when you grow up in a world, that's not financially savvy because you're.
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- 130
- 00:41:30.164 --> 00:41:50.954
- Parents are not financially savvy that unfortunately is something that trickles down generation to generation. Well, fortunately, I am a 1st generation graduate, and I didn't learn through resources right away. I learned through trial and error, but in my later twenty's, I did make a friend who worked in finance and I asked.
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- 131
- 00:41:51.854 --> 00:42:12.344
- Do you mind helping me out? Can you can you go over my credit? I don't understand. I'm staying at a 520 for 2 years, and I'm paying my bills. I'm paying my rent. I'm paying my insurance. I'm paying my cell phone, but Nothing's moving. What am I doing wrong? Because I really truly didn't know and I know that there are a lot of people who are just like.
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- 132
- 00:42:13.004 --> 00:42:33.254
- So, if I would have had someone like me, I could have saved myself a lot of heartache, a lot of money, and I could have made better decisions. Truce knows that there are a lot of people who are like me. And so we have devised a program that we actually offer free to the community. They do not need an account. So that's the good news. We're not.
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- 133
- 00:42:33.590 --> 00:42:54.735
- Stimulating anybody into having an account with us. Well, we are walking, welcoming them into our community as truest. We want to be that relationship bank the 1 that the community chooses to have those conversations with. So, if I had met myself, 8 years ago, I would have.
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- 134
- 00:42:54.764 --> 00:43:15.674
- Save that time, how different would my life have been and how different would my child's life have been if I would have done that sooner we do have the power to get back time. We don't have the power to get back time, but we do have the power to do things differently. The good news is that all of you guys can make that choice today.
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- 135
- 00:43:16.064 --> 00:43:36.974
- What did choices look like, um, 1 of our resources for you is our money and mindset money mindset is an online self paced education platform that we will help you reframe your relationship with money. It is available for you and your community 24, 7, and you can start accessing it. Today. You have.
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- 136
- 00:43:37.064 --> 00:43:58.154
- Best practices and here tips around gaining financial confidence through articles and podcasts these articles and podcasts include subjects like stress free savings, which can help

you work towards building an emergency fund or start saving for that. 1st, time homebuyer mortgage. I think Michael spoke on that. Um, we have excellent.

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- 137
- 00:43:58.189 --> 00:44:19.184
- Partners that can help you with that and outsmarting debt which helps when you come to learning to build your credit score and save money and interest rates. My personal favorite is insurance. Many people don't know this. But trust insurance is the 5th largest broker in the world. And we do everything from pet insurance to home insurance. So we can.

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- 138
- 00:44:19.725 --> 00:44:40.485
- In different aspects, um, so many of us holds have had them reviewed recently and this step 1 could help save money money monthly. And we can help with that today. Overall, our money and mindset resources is designed to provide you with the latest insights and tips to help. You boost your financial confidence. We talk.

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- 139
- 00:44:40.489 --> 00:45:00.464
- About those resources let's talk about tools we actually just devised this year some accounts we listen to our community we listen to our clients and we said, you know, what can we do for you we know times are stressful. We know things are a little bit more difficult than they were. What can we do differently?

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- 00:45:01.994 --> 00:45:22.784
- And the number 1 thing, our clients, and our community asked for was to do away with overdraft fees. Nobody likes overdraft fees. Right? Anybody like, okay, I didn't think anybody would raise their hands. So, we actually did away with all of our overdraft fees and for those of you who do not know that is the number 1.

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- 141
- 00:45:22.814 --> 00:45:43.904
- Way banks make their money, so, for us to do, that is huge. We also said, you know what, on top of that we're going to give our clients and our community, a 100 dollar buffer. So anyone who does open an account if times get stressful. Hey, we're in the holidays and they need a little cushion to follow on. That's okay. We've got your back. So we give.

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- 142
- 00:45:43.964 --> 00:46:05.084
- All of our clients, a 100 dollar buffer throughout the year every time. So if they go over 12 dollars, they're still not getting penalized and they feel less stressed about that. We also have a 2nd chance account. So, I know during covid, a lot of people may have mismanage their accounts. And so we actually did.

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- 00:46:05.115 --> 00:46:25.185
- It creates a 2nd chance account this gives people the ability who are maybe using cash tracking systems that are costing 8 to 12 dollars per month, the chance to re, acclimate themselves in a banking environment. So, they are able to use it just like, you would a checking account, except for it does not give them the ability to write checks.

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- 144

- 00:46:26.239 --> 00:46:47.384
- Excuse me, but they will be able to direct their, um, link their direct deposit to it use it as a debit card. So they do have those capabilities. Um, so I just wanted to let you guys know a little bit of what that banking world looks like. If you have communities that really do need a bank, that cares a little bit more. That gives a little bit more.
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- 145
- 00:46:47.414 --> 00:47:08.534
- Services some other things that we do in the community is that we do offer those banking courses so it can be online or it can be in person and we can go where courses anything from budgeting during a crisis. Basic banking credit. How is it established? How is it maintain? How do I repair it?
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- 146
- 00:47:09.404 --> 00:47:29.684
- To 1st, time homebuyer programs, I'm like the quarterback so I can link arms with premier bankers. I can link arms with mortgage, and we can host these classes again. They're absolutely free, but we just want to make sure that our presence is known in the community and again, there's no stipulation. So, no, 1 has to have an account. We just want to make.
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- 147
- 00:47:29.714 --> 00:47:42.284
- Sure, that our community is taking care of and that any way that we can put money back into their pockets that we are doing.

\* A copy of the full presentation is included as an attachment.

**Daniel Borg, The Subculture Group**

\* A copy of the full presentation is included as an attachment.

**V. RESIDENT QUESTIONS/COMMENTS**

*The meeting adjourned at 11:29 a.m.*

*Approved by: Houston L. Tate, OCR Director \_\_\_\_\_*