



Teaming Up Atlanta

Teaming Up Atlanta: Promoting CDFI Collaboration to Spark Neighborhood Revitalization

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Teaming Up Atlanta

Responding to the Economic Crisis: Building CDFI Capacity in Atlanta to Spark Neighborhood Reinvestment

The Setting: Atlanta, Georgia

In the aftermath of the recent economic crisis, Georgia emerged as the state with the highest rate of bank failures in the country – with over 80 bank closures after September 2008, eight of which were located in Atlanta.ⁱ In addition to this collapse of financial infrastructure, as of December 2012, the Georgia housing market was ranked 6th in the country in terms of the highest foreclosure rates.ⁱⁱ Fulton County, where the city of Atlanta is located, had the largest number of homes in foreclosure in the state.ⁱⁱⁱ

These devastating outcomes of the financial crisis compounded the challenges already facing many of Atlanta’s residents including:

- **Over a Third of Atlanta’s Children Live in Poverty:** Almost 35% of children under 18 years of age in the city of Atlanta live in poverty.^{iv} Additionally, in Georgia’s 5th Congressional District, which includes Atlanta, 31.1% of children experience food insecurity.^v
- **Atlanta’s Unemployment Rate Exceeds the State and National Unemployment Rate:** The American Community Survey (2007-2011) estimates Atlanta’s unemployment rate at 11.3% versus 9.9% for the state of Georgia and 8.7% for the United States.

Within this context, the Annie E. Casey Foundation exercises its commitment to Atlanta as a priority community, called by the Foundation a “Civic Site”, where “the Foundation has a long-term commitment to improving the futures of at-risk children and their families.”^{vi} The Atlanta Civic Site focuses on three areas: education achievement, family economic success, and neighborhood transformation. In 2010, the Casey Foundation partnered with Opportunity Finance Network (OFN) to determine how to build the capacity of community development financial institutions (CDFIs) in Atlanta to advance the organization’s goals in the city and to meet the new difficulties posed by the economic crisis. The Casey Foundation viewed the strengthening of Atlanta CDFIs as a catalyst to economically empower disadvantaged neighborhoods in the city. The joint capacity building initiative had the following objectives:

1. Increase the availability of capital to Atlanta neighborhoods
2. Match financing needs with available capital and services
3. Strengthen economic development infrastructure
4. Increase overall leverage with Annie E. Casey Foundation as the catalyst

First Stage Findings: CDFI Landscape, Priority Financing Needs, Relationship Building

The first step in creating an effective capacity building strategy was to understand and evaluate the landscape of CDFIs serving Atlanta. Through secondary research and stakeholder interviews, OFN identified 23 certified CDFIs in the state including loan funds, banks, and credit unions. While each of these CDFIs served a geographic or product niche, none have deep or wide market penetration. Also, while a few organizations had a high level of name recognition among potential borrowers and other stakeholders, there was little ‘unaided’ recognition of CDFIs in general.

In addition to understanding the state of CDFIs in the Atlanta region, through stakeholder interviews OFN identified high-priority financing needs where CDFIs could play a critical role. These financing needs included:



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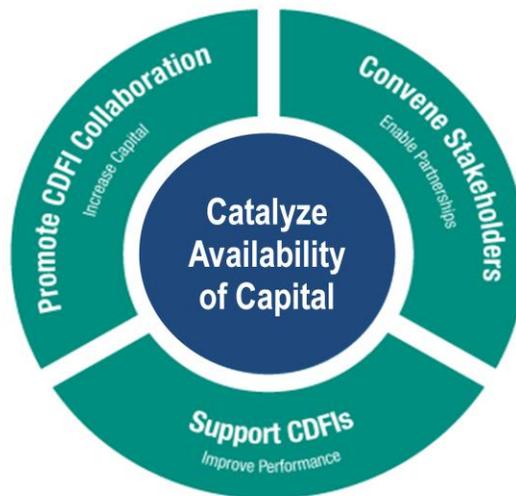
1. Fresh Food Financing
2. Green/Energy Efficiency Lending
3. Small to Medium Business Lending
4. Community Health Facilities Financing
5. Housing Lending

Despite this great demand for financing, many CDFIs experienced difficulties acquiring lending capital to fulfill these needs and catalyze neighborhood reinvestment. Therefore, as a potential source of additional capital to the region, OFN also interviewed national CDFIs such as Self-Help, Enterprise, and NCB Capital Impact to gauge their interest in lending into the city. These organizations expressed a willingness to partner with local CDFIs to finance viable deals.

While these potential partnerships signaled an opportunity for Atlanta CDFIs, OFN's interviews also revealed key community dynamics that informed its approach to building capacity and forging new relationships between local and national CDFIs. One such finding was that new partners interested in entering into the Atlanta market must be properly introduced to existing organizations, which can often be resistant to new entrants. This finding helped to shape the format of the *Teaming Up Atlanta* initiative.

A Model to Build CDFI Capacity and Catalyze the Availability of Capital

Based on these findings, OFN and the Casey Foundation developed the following three-pronged model to strengthen the economic development infrastructure and catalyze the availability of capital to Atlanta neighborhoods.



The three components of this model are:

1. Promote CDFI Collaboration
2. Convene Stakeholders
3. Support CDFIs



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Recognizing the multiple layers of capacity building required to increase the availability of capital in the Atlanta area, OFN and the Casey Foundation focused first on the promotion of CDFI Collaboration through the creation of the *Teaming Up Atlanta* initiative.

Teaming Up Atlanta: CDFIs and Neighborhood Reinvestment

In 2012, OFN and the Casey Foundation convened Georgia CDFIs serving the Atlanta market, national CDFIs with an interest in partnering with CDFIs in Atlanta, and CDFI partner organizations for a series of meetings to foster CDFI collaboration. The initiative, *Teaming Up Atlanta*, began with an ambitious set of desired outcomes from the collaboration process, that included:

1. Increase lending and technical assistance to Atlanta neighborhoods
2. Improve availability of capital to “existing” players
3. Facilitate access to “new” entrants
4. Incubate innovative ideas
5. Leverage existing assets and capabilities
6. Develop greater operational efficiencies
7. Build closer relationships
8. Stop reinventing the wheel

Three meetings were held in Atlanta during 2012 to promote CDFI collaboration. Please see Appendix A for a list of participants in *Teaming Up Atlanta* and Appendix B for detailed agendas of each meeting.

Meeting #1: April 10, 2012

The first meeting provided an orientation to the *Teaming Up Atlanta* initiative and facilitated introductions between Georgia CDFIs, national CDFIs, and partner organizations such as the Federal Reserve Bank of Atlanta, Opportunity Finance Network, and the Annie E. Casey Foundation.

During this initial meeting, OFN provided an overview to the *Teaming Up Atlanta* group and facilitated an ‘ice breaker’ exercise that allowed participants to connect with each other through their common interest in fostering positive social impacts. At the end of the meeting, one group member commented that the meeting provided a ‘safe environment’ where he and other participants felt comfortable exchanging ideas. This feeling of trust was essential as the group moved into the second phase of the meeting which was to brainstorm ideas for collaboration among those present and to identify priority areas for working groups. At the end of the meeting, the group identified three high priority areas for working groups:

1. **Building referral networks:** Ideas for the structure of a referral network ranged from an informal listserv to a centralized computer platform to make loan referrals between organizations.
2. **Enhancing the performance of small business lenders:** This group coalesced around building capacity to improve performance among small business lenders, focusing on the area of risk management.
3. **Capitalization strategies:** This group agreed to explore different capitalization strategies including loan participations and co-lending, among others, to increase access to capital in Atlanta. Other ideas suggested included the creation of a secondary market or loan pools.



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Individuals volunteered to participate in one or more of the groups. Before the second meeting, the working groups met via conference call to discuss next steps and tangible outcomes they would like to achieve related to their topics.

Meeting #2: June 26, 2012

The second meeting focused on deepening the connections among the CDFIs in the room. While many of the CDFIs in *Teaming Up Atlanta* worked within the same city, they did not always have a comprehensive understanding of the focus of some organizations and the projects on which they were currently working. To build awareness among the organizations which could potentially facilitate referrals and joint investment, the first half of the second meeting allowed CDFIs focused on housing lending and CDFIs focused on small business lending to discuss a variety of projects and brainstorm potential areas of collaboration including:

- **Transit Oriented Development (TOD):** Enterprise has been investigating opportunities for transit oriented financing in Atlanta, similar to other initiatives in cities such as Denver. While some CDFIs are involved in TOD in Atlanta, small business lenders have not typically been a part of this conversation or the TOD planning. As a next step, meeting participants identified that the small business lenders in *Teaming Up Atlanta* should join the TOD discussion. Their perspective on bolstering small businesses along the transit corridors would be beneficial and allow the group to think more holistically about TOD.
- **State Small Business Credit Initiative (SSBCI):** The State Small Business Credit Initiative was created with the passage of The Small Business Jobs Act of 2010. Georgia received over \$47 million of this funding and designated \$20 million for funding to CDFIs. CDFIs partner with banks to leverage these public funds 10:1 with private dollars. Access to Capital for Entrepreneurs (ACE), a CDFI in *Teaming Up Atlanta*, has been working to deploy these funds. During this meeting, ACE spoke about the program's opportunities and also about the challenges of generating deal flow due to difficulties marketing the initiative to banks and credit unions.

The explorations of TOD and SSBCI led the group to discuss a suggestion that had originated with the small business working group. The working group proposed the creation of a Profile Book that would outline the products and services, target markets, and organizational missions of the CDFIs and CDFI partners serving Atlanta. The book could act as a resource to educate borrowers about CDFIs and could also be used to inform banking, government, and philanthropic partners about CDFIs in Atlanta. After discussing the marketing challenges of the SSBCI, ACE stated that the Profile Book could be a useful tool to assist with creating deal flow with banks, credit unions, and other private sector lenders.

During the second half of the meeting, the discussion focused on a new tool to increase access to capital and to facilitate referrals, two of the topics the working groups identified during the first meeting. To provide *Teaming Up Atlanta* participants with exposure to this new tool, OFN invited Jeannine Jacokes, CEO of Partners for the Common Good, to demonstrate the organization's new technology platform, CapNexus. CapNexus is a free online database for CDFIs that allows loan originators, interested buyers, and financing partners to meet. The live demonstration of this new technology sparked the interest of some CDFIs in the room and opened a potential avenue to additional sources of capital for deals in the Atlanta area.

A map of Atlanta, Georgia, with the text "Teaming Up Atlanta" overlaid in a large, blue, serif font. The map shows major roads like I-75, I-85, and I-20, and various neighborhoods and landmarks such as Spelman College, Grant Park, and the Capitol Homes. The text is centered over the city area.

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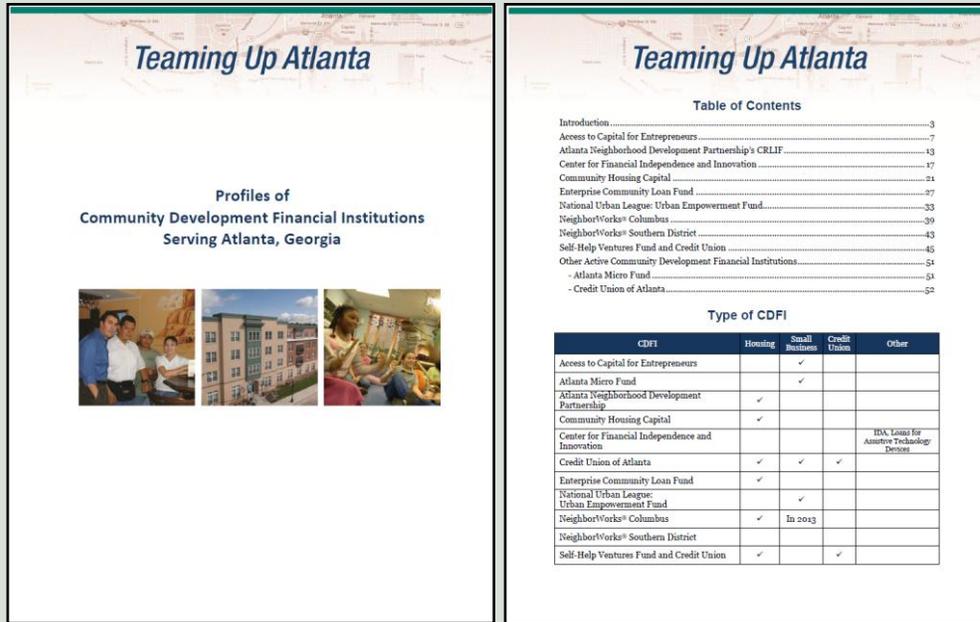
Meeting #3: November 13, 2012

The third and final meeting of *Teaming Up Atlanta* was divided into two segments. During the first segment, Lina Page, Executive Vice President of Strategic Communications at OFN, gave a presentation about driving CDFI visibility and promoting consistency in communicating a brand identity. She discussed how the collaborative identity of *Teaming Up Atlanta* might be a powerful force in increasing awareness of CDFIs among a variety of stakeholders. Ms. Page also discussed the power of storytelling in communicating the mission and vision of CDFIs. As an example of the importance of crafting a strong story, Terry Hall, owner and operator of Happy Belly Truck, also spoke with the participants about the impact his business has made in Atlanta as a result of funding from ACE, a CDFI in the *Teaming Up Atlanta* initiative.

During this segment focused on marketing, Ms. Page introduced a draft of the Profile Book that had been suggested during the previous meeting, and facilitated a discussion as to how the Profile Book could be effectively used to communicate with potential funders, borrowers, government agencies, and other CDFIs. This echoed the need identified during the previous meeting to better communicate with other stakeholders, including financial institutions, about CDFIs. As will be seen below, many CDFIs saw the creation of the Profile Book as a tangible benefit of the *Teaming Up Atlanta* initiative, and a tool that they will use in the future.

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Snapshot: The Profile Book



The Profile Book lists CDFIs that have been active participants in *Teaming Up Atlanta* as well as CDFIs serving the Atlanta area, and CDFI partner organizations.

Eleven CDFIs serving the Atlanta area are profiled in the book with information including:

- An overview of the organization
- Contact information
- Description of the CDFI's target market
- Loan products and technical assistance services
- An example of a financing project
- A summary of data and impact.

This book will be used by the CDFIs to facilitate referrals between lending organizations as well as increase awareness of CDFIs and CDFI partner organizations within the wider Atlanta area.



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In the afternoon, Lori Glass, a Consultant with OFN, and Tabitha Atkins, Vice President of Strategic Consulting with OFN, presented an outline of the CDFI Fund application process and highlighted best practices for creating an effective application. This presentation provided guidance to CDFIs in the room to ensure an effective application for funding from the CDFI Fund. The Fund is a critical source of capital that CDFIs could use and deploy in the Atlanta area.

Benefits of *Teaming Up Atlanta*

After the final *Teaming Up Atlanta* meeting, OFN conducted interviews with participants to receive feedback on the initiative and to learn what benefits had resulted from *Teaming Up Atlanta*. Please see Appendix C for a list of organizations interviewed.

1. **Connecting with CDFIs and CDFI Partners From Outside of Atlanta:** Many of the individuals interviewed mentioned making new connections with non-Georgia CDFIs as a major benefit of the initiative. A few examples are listed below:
 - a. ACE, a Georgia-based CDFI, and Self-Help, a national CDFI, did not know each other before *Teaming Up Atlanta*. In October 2012, representatives from ACE and Self-Help had a chance to reconnect at OFN's conference. *Teaming Up Atlanta* provided the initial connection to make this relationship possible.
 - b. Atlanta representatives from NeighborWorks and Enterprise gained a deeper understanding of Self-Help's lending activities through the initiative. While this has not yet resulted in joint financing deals, Enterprise and NeighborWorks now have a sense of when they could reach out to Self-Help if an appropriate deal arose in Atlanta.
 - c. Grace Fricks, President & CEO of ACE, mentioned that while she knew many of the players involved in *Teaming Up Atlanta* (both local and national), Kevin McGee, who is in ACE's Atlanta office, received wonderful benefits from exposure to these individuals and organizations through the initiative. Through the meetings he was able to gain a broader sense of key players in the CDFI industry, particularly through meeting representatives from OFN and CapNexus.
2. **Increasing Awareness between Atlanta Small Business and Housing Lenders:** While many Atlanta CDFIs work together or are familiar with each other as CDFIs, *Teaming Up Atlanta* improved awareness between lenders in different financing sectors which may lead to more referrals. Sibyl Slade from the Federal Reserve Bank of Atlanta mentioned this building of awareness as a fruitful beginning for the *Teaming Up Atlanta* initiative. Some examples are listed below:
 - a. Enterprise was not aware of ACE as a small business lender in Atlanta before *Teaming Up Atlanta*. Through the initiative, Enterprise and ACE were able to learn more about each other and increase short lines of communication between the organizations. One example of the impact of this increased awareness is that during the course of *Teaming Up Atlanta*, the FDIC reached out to Enterprise as it was coordinating listening sessions in the area. The FDIC wanted to hear from small business lenders. Enterprise, a lender focused on housing, was able to refer ACE and Atlanta Micro Fund to the listening sessions. This referral of ACE would not have been possible before *Teaming Up Atlanta*. NeighborWorks also noted this awareness of ACE as a major benefit from the initiative.



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- b. Enterprise also mentioned that this increased knowledge of CDFIs focused on small business lending will allow the organization to better refer individuals who come to Enterprise for business loans to ACE or Atlanta Micro Fund.

3. Developing a Profile Book that will assist with Advocacy and Promotion of the CDFI Industry to Multiple Stakeholders:

As described above, one of the major barriers of CDFIs in the Atlanta market is that there is not widespread recognition of the CDFI industry as a whole. Participants of the small business working group developed the Profile Book as a way to assist in advocacy efforts with various stakeholders and to use as a referral tool among CDFIs and other lenders or technical assistance providers. The organizations interviewed after the final meeting cited the Profile Book as having great potential as a resource.

- a. All organizations that were interviewed stated that the Profile Book could serve as a potential tool for referrals between CDFIs. A representative from Enterprise mentioned that she will be able to use the table of contents from the book as a quick reference guide when she needs to refer borrowers or other stakeholders to CDFIs in other financing areas.
- b. ACE also mentioned possibly using the Profile Book in the organization's advocacy efforts on a city-level later in the year.
- c. NeighborWorks thought the book was so effective that it is bringing the idea of creating a Profile Book to its program managers outside of the state of Georgia to facilitate awareness of other CDFIs in their program area, particularly when meeting with stakeholders such as banks.

4. Learning about New Tools to Increase Access to Capital:

The CDFIs interviewed also mentioned that learning more about CapNexus was valuable. It was particularly useful for the CDFIs to gain exposure to a "cutting edge" tool soon after its release, and to have the full capabilities demonstrated.

Lessons Learned to Increase Impact

While there were many benefits garnered from the *Teaming Up Atlanta* initiative, these debriefing interviews also highlighted the fact that longer term relationships and commitments to building capacity among Atlanta CDFIs are necessary to catalyze transformation. Participants provided valuable feedback regarding how future meetings and interactions could be structured to increase impact among participants.

1. **Cultivate Comfort and Trust Through Inclusion of Local Voices:** It is important to consciously balance the benefit that comes from a national firm facilitating a meeting of locally-based groups with the perception that an outside consultant may not fully understand the local context. While a national firm brings fresh perspective and knowledge of what is working across the country, it does not have in-depth local knowledge. Incorporating local voices into the planning and development of any capacity building initiative is critical to ensuring its success. A suggestion made by one of the *Teaming Up Atlanta* participants captured this insight. She suggested that to demonstrate inclusion of local voices, one idea was to host meetings with CDFIs after the presenting initial findings from the stakeholder interviews, but before the capacity building convening begins. This would allow local CDFIs the opportunity to take a more active role in shaping the agenda and increase the feeling of ownership of the initiative.



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- 2. Collaboration is a Long-Term Initiative:** Participants emphasized the fact that collaboration and capacity building are long-term initiatives. One respondent encouraged OFN to, at a minimum, continue to check-in with the *Teaming Up Atlanta* CDFIs throughout 2013 as the results of the relationship building activities in 2012 may not be seen until months down the line. Additionally, these check-ins may provide continued support to facilitate collaboration among the Atlanta CDFIs and beyond.
- 3. Simultaneously Build Relationships and Develop Skills to Improve CDFI Performance:** As outlined in the initial capacity building model, promoting CDFI collaboration alone does not increase the availability of capital into Atlanta. Some organizations suggested that in addition to promoting connections between CDFIs, it would also be helpful to build the skills of the staff of CDFIs. Self-Help suggested another form of capacity building which may include having staff from Atlanta CDFIs visit national CDFIs such as Self-Help to shadow their loan officers, underwriters, and other staff and vice versa. This 'personnel swap' suggestion illustrates the value of integrating the multiple prongs of the capacity building model simultaneously.
- 4. Develop a Pathway to Funding and Resources:** While the CDFIs knew that *Teaming Up Atlanta* was not directly connected to funding, many of the CDFIs cited funding for operations as a main area of focus for capacity building. Recognizing the importance of financial resources, one session of *Teaming Up Atlanta* provided guidance as to how to effectively write an application to the CDFI Fund. While this was not a direct connection to funding, it provided some CDFIs, particularly those who had not yet received a CDFI Fund award, with valuable preparation for this year's application. However, there are clearly more opportunities to build capacity among these CDFIs to effectively raise funds to support operations and financing activities. A future focus on building capacity to increase funding may increase engagement and commitment to *Teaming Up Atlanta* or similar initiatives.

Next Steps in Atlanta

As outlined in the section above, creating meaningful collaborations among organizations requires a long-term commitment. This may involve small steps such as reinforcing relationships by organizing individual or group check-in calls to see how the connections created during *Teaming Up Atlanta* have continued or where they may need additional support. OFN has also planned a more significant set of next steps including:

- 1. Collaborate with *Teaming Up Atlanta* Participants to Launch the Profile Book:** In May and June, OFN will host a series of conference calls with *Teaming Up Atlanta* participants to review the final Profile Book and to brainstorm ideas for how to best roll out the resource. This conference call series will build on Lina Page's November 2012 presentation describing how to increase CDFI visibility. The call will result in developing a coordinated approach to promoting the Profile Book, in which CDFIs tell their "collective story" as partners for economic development to the banks, foundations, and governmental entities that share their mission of serving low-income communities in Atlanta.
- 2. Share Learnings from *Teaming Up Atlanta* with other Key Stakeholders:** OFN and the Annie E. Casey Foundation will reach out to key stakeholders such as the Federal Reserve Bank, the FDIC, the CDFI Fund, foundations, and other local partners to communicate the benefits and lessons learned from *Teaming Up Atlanta*. These discussions will communicate best practices for building CDFI capacity in Atlanta which may be applied to other geographies and circumstances.

A map of Atlanta, Georgia, showing major roads and landmarks. The text "Teaming Up Atlanta" is overlaid in a large, blue, italicized font across the center of the map. The map includes labels for various streets such as Westview Dr SW, Memorial Dr SW, Memorial Dr SE, and Georgia Ave SE, as well as landmarks like Spelman College and Grant Park.

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- 3. Support Efforts of Other Organizations to Build on *Teaming Up Atlanta*:** The Federal Reserve Bank of Atlanta as well as the CDFI Fund have expressed an interest in continuing to build upon the work of *Teaming Up Atlanta*. OFN and the Annie E. Casey Foundation will continue to provide advice and to facilitate connections to people and resources that will further these additional capacity building efforts in the Atlanta area.

As these next steps demonstrations, the *Teaming Up Atlanta* initiative provides a strong foundation from which CDFIs in Atlanta can continue to build their capacity.



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Appendix A: List of Participants in *Teaming Up Atlanta*

Name	Organization
Grace Fricks	Access to Capital for Entrepreneurs (ACE)
Kevin McGee	Access to Capital for Entrepreneurs (ACE)
Anna Blanding	Annie E. Casey Foundation
Gail Hayes	Annie E. Casey Foundation
Tracy Kartye	Annie E. Casey Foundation
Marvin Bryant	Atlanta Micro Fund
Jeannine Jacokes	Partners for the Common Good, CapNexus
Jackie Wilks	The Center for Financial Independence and Innovation, Inc.
Lisa Robinson	The Center for Financial Independence and Innovation, Inc.
Sheila Montgomery	Credit Union of Atlanta
Meaghan Shannon-Vlkovic	Enterprise
Sibyl Slade	Federal Reserve Bank of Atlanta
Jon Kelly	NCB Capital Impact
Donald Phoenix	NeighborWorks
Enayat Oliver	NeighborWorks Southern
Christy Bare	Opportunity Finance Network
Lina Page	Opportunity Finance Network
Lori Glass	Opportunity Finance Network
Mark Pinsky	Opportunity Finance Network
Pam Porter	Opportunity Finance Network
Tabitha Atkins	Opportunity Finance Network
Tony O'Reilly	SBAC – Savannah
Allison Moy	Self-Help
Steve Saltzman	Self-Help
Darrin Hall	Sustainable Neighborhood Development
Mtaminika Youngblood	Sustainable Neighborhood Development



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Appendix B: Agendas for the Three *Teaming Up Atlanta* Meetings

Meeting 1 Agenda – April 10, 2012	
1:30-2:00pm	<p>Welcome Tracy Kartye, Associate Director of Social Investments, Annie E. Casey Foundation Mark Pinsky, President & CEO, Opportunity Finance Network</p>
2:00-3:15pm	<p>Overview of the Teaming Up Atlanta Initiative Discussion One: Pathways to increased CDFI investment activities Pam Porter, Executive Vice President, Consulting, Opportunity Finance Network</p>
3:15-3:30pm	<p>Break</p>
3:30-4:15pm	<p>Discussion Two: Setting Priorities and Working Together Leadoff by Lori Glass, Consultant, Opportunity Finance Network</p>
4:15-4:30pm	<p>Reflections and Closing Comments</p>
4:30-5:30pm	<p>Social Hour</p>

Meeting 2 Agenda – June 26, 2012	
1:00-1:30pm	<p>Sharing among Participants --Interactions or opportunities since the April meeting</p>
1:30-2:30pm	<p>Working Group Report Outs</p> <ol style="list-style-type: none"> 1. Small Business Lending <ol style="list-style-type: none"> a. Georgia Initiative b. Profile Book 2. Referral Network and Capitalization Strategies <ol style="list-style-type: none"> a. Informal Referral Network – examples of current referral networks b. Capitalization Strategies – examples of programs in place
2:30-3:30pm	<p>Loan Participation Discussion & CapNexus Demonstration Jeannine Jacokes, Partners for the Common Good</p>
3:30-4:30pm	<p>Discussion and Next Steps</p>



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Meeting 3 Agenda – November 13, 2012

10:00am-12:30pm	Marketing and Outreach Lina Page, EVP of Strategic Communications, OFN --Marketing and Outreach Strategies and Tactics --Profile Book
12:30-1:30pm	Lunch & Presentation from Terry Hall at Happy Belly (ACE funded)
1:30-3:30pm	Increasing Capital: CDFI Fund TA and FA Application Lori Glass, Consultant OFN, and Tabitha Atkins, VP Strategic Consulting, OFN
3:30-4:00pm	Discussion & Wrap Up



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Appendix C: Debriefing Interviews

- ACE – Grace Fricks
- Enterprise – Meaghan Shannon-Vlkovic
- Federal Reserve Bank of Atlanta – Sibyl Slade
- NeighborWorks Southern – Enayat Oliver
- Self-Help – Steve Saltzman and Allison Moy

ⁱ FDIC. (2013). Failed Bank List, <http://www.fdic.gov/bank/individual/failed/banklist.html>, last accessed 1.28.2013.

ⁱⁱ Persaud, C. (2013). Top 10 States for Foreclosure. Bankrate.com - <http://www.bankrate.com/finance/real-estate/foreclosures-by-state/default.aspx>, last accessed 1.28.2013.

ⁱⁱⁱ Realty Trac. December 2012 <http://www.realtytrac.com/trendcenter/ga-trend.html>

^{iv} U.S. Census Bureau, 2007-2011 American Community Survey, http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_11_5YR_DP03, accessed 2.7.2013.

^v Feeding America. 2012. Map the Meal Gap 2012. http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap/child-food-insecurity-executive-summary/~/_/media/Files/a-map-2010/GA_CFI_2010.ashx?.pdf

^{vi} Annie E. Casey Foundation (n.d.). "Casey Foundation Civic Site: Atlanta," <http://www.aecf.org/MajorInitiatives/CivicSites/Atlanta.aspx>, last accessed 1.28.2013.