

FMCRC Launches Revolutionary Section 8 Housing Program & Model That Provides High Quality Affordable Housing To Black & Latino Families in Higher Income Neighborhoods That Provide a Conducive Environment for Black-Latino Adults & Children to Thrive & Compete

Operation Black & Latino I.Q. Will Utilize Behaviorism (operant conditioning) techniques to enhance the emotional-intellectual-financial-environmental I.Q. of the Section 8 Residents That Will Provide Them with the Tools to Better Thrive and Compete and Produce for Their Families and Our Country

TRUIST Bank Provides Long Term/Low Cost/Flexible Multi-Million Dollar Loan That Allows FMCRC To Significantly Increase Development of FMCRC Section 8 Housing & Launching of Operation Black & Latino I.Q.
FMCRC Builds Access to Bank Capital for Affordable Single Family Housing Development Model for Non-Profits to Follow (Goal: 50 Section 8 Housing Units for **Black & Latino Families** by End of 2020)
FMCRC Targets Tampa & Orlando for Major Expansion of Section 8 Rentals

Wells Fargo Bank First Bank to Provide Grant Investment into Operation Black & Latino I.Q.

Operation Black & Latino I.Q.



Photos of Section 8 Single Mom's Moving into New FMCRC Homes:







The **reconditioning** of our Section 8 Black & Latino tenants (both adults/children) that dramatically improves their emotional-intellectual-financial-environmental I.Q.'s that provides them with greater tools to thrive and compete
(Program Framework Below)

The strengthening of behavior which results from reinforcement is appropriately called 'conditioning'. In operant conditioning, we 'strengthen' an operant in the sense of making a response more probable or, in actual fact, more frequent. **B.F. Skinner, Beyond Freedom and Dignity**

Economics is the maximization and utilization of scarce resources, with human resource being the most valuable. 40% of all major city populations are minority yet they contribute less than 5% of those Cities GDP. This harms the economic strength of those cities and our nation. Then socio-economic environment of Black & Latino communities is the fuel behind this damaging economic factor. How many Black & Latino scientist, engineers, teachers, and business leaders has our country lost because a child was not allowed to realize their potential because their environment of poverty devoured any and all potential of these children and adults? For me, I understand this premise personally. In elementary school, I was undefeated in our math bees. In 7th grade, I tested as a senior in college in reading and far advanced in math. The school was in a predominate black community did not have advanced classes so they stuck me in a room by myself with physics books during math class. In high school, I science class I looked into making an atom bomb not to blow anything up but because the splitting of an atom (the study of energy) fascinated me and still does. Science was my first love. Therefore, I understand the issue that significantly plagues our nation with lost potential in Black & Latino communities that weakens our country. **Operation Black & Latino I.Q.** attacks these very negative environmental variables and provides our section 8 tenants (both adults & children) with intellectual and physical tools to better thrive and compete in our country that in turn strengthens our country with advanced human resources.

Zip Code Is Destiny:

Maslow's hierarchy of needs places shelter as the very basic and most important of all human needs. In Short, housing is the most emotional need for a human being. This is why it is essential to first and foremost, place low-income section 8 families in a home that has a positive and safe environment that is conducive to building up these families socio-economically. However, because of systemic racism that exists in our country, Black & Latino section 8 families are predominately relegated to housing in distressed minority communities that have marginal services, high crime and a negative environment. FMCRC's **Operation Black & Latino I.Q.** is placing all families in middle-upper income census tract neighborhoods (or moderate income census tracts trending towards middle income) that have a property tax base that provides increased access to better schools, shopping, job opportunities and safety.

But a Black or Latino low-income family moving from mostly distressed minority neighborhoods to higher income (and mostly white) neighborhoods comes with stressors for the section 8 adults and children. They must now adapt to a completely new environment they do not understand if they are to excel and change the socio-economic trajectory of their futures. Yet they are not equipped to better compete because they have not been provided the necessary tools and resources by their parents. In short, poverty is generational for these Black & Latino families that have not equipped them to adequately compete and excel. Their psychological framework has been conditioned to accept their reality as fixed.

Operation Black & Latino I.Q. will go beyond providing these families high quality affordable housing in nice neighborhoods. That is the first and most important step. But it will also attack the generations of conditioning

that minimize these adults and children ability to better compete in the U.S. economy through a **re-conditioning** program that will provide them the tools and resources to permanently change the socio-economic trajectory for their families for generations to come.

Below you will see a general framework for **Operation Black & Latino I.Q.** But more importantly, we are building an affordable housing model that can be easily replicated throughout the United States. Without doubt, the single most important component of our current affordable housing development program and **Operation Black & Latino I.Q.** is **ACCESS TO FLEXIBLE AND PATIENT CAPITAL**. Currently, 90% of all affordable housing bank capital is used towards the development of multi-family residential (apartments) housing that uses tax credits that benefits wealthy white investors. In short, most bank CRA housing bank capital is used towards a welfare program to build up wealth for the rich (and mostly white) while placing low income Black & Latino families in apartments in distressed minority communities. **Operation Black & Latino I.Q.** will provide a model that will provide high quality affordable housing to Black & Latino section 8 families while at same time providing the minority non-profit affordable housing developer an income stream and profit thus demonstrating the financial viability for banks to provide access to capital for scattered site single family affordable housing development. To date, FMCRC's affordable housing development program has seen profit every year while at same time increasing home values for minority homeowners by over \$225 million dollars. For our affordable rental program, long-term patient capital is needed to allow increased property values to generate needed equity levels. Fifth Third and Regions Banks provided FMCRC the first 7-year low interest (interest only) loans that allowed us to launch into the affordable rental-housing sector. Now, a bank has stepped up with by far the most significant capital to date. **TRUIST Bank** is providing FMCRC a multi-million dollar long-term patient capital loan that is allowing us to significantly expand our Section 8 housing program and launch **Operation Black & Latino I.Q.** In addition, Wells Fargo Bank is the first bank to invest into operations of Operation Black & Latino I.Q. that is allowing us to hire Behavioral Technicians to guide the Section 8 families. I applaud **TRUIST Bank** for looking outside of the typical multi-family housing capital program and provide capital for affordable single-family housing. All major banks in the United States need to follow the leads of **TRUIST Bank, Fifth Third Bank** and **Regions Bank**, look beyond your multi-family housing priority and provide access to patient and flexible capital to minority led & focused nonprofit affordable housing developers that will lead to a massive and significant increase in the supply of affordable housing for Black & Latino's across the United States while at same time producing hundreds of thousands of good paying jobs.

In order to better understand the psychological aspect of **Operation Black & Latino I.Q.** and its operant conditioning component to re-condition our section 8 tenants, I think it is necessary to give you a background on Behaviorism to better understand the foundational framework of **Operation Black & Latino I.Q.:**

Wikipedia:

Behaviorism (or **behaviorism**) is a systematic approach to understanding the behavior of humans and other animals.^[1] It assumes that behavior is either a **reflex** evoked by the pairing of certain **antecedent stimuli** in the environment, or a consequence of that individual's history, including especially **reinforcement** and **punishment contingencies**, together with the individual's current **motivational state** and **controlling stimuli**. Although behaviorists generally accept the important role of **heredity** in determining behavior, they focus primarily on environmental events.

It combines elements of philosophy, methodology, and theory. Behaviorism emerged in the early 1900s as a reaction to **depth psychology** and other traditional forms of psychology, which often had difficulty making predictions that could be tested experimentally, but derived from earlier research in the late nineteenth century, such as when **Edward Thorndike** pioneered the **law of effect**, a procedure that involved the use of consequences to strengthen or weaken behavior.

During the first half of the twentieth century, [John B. Watson](#) devised methodological behaviorism, which rejected [introspective methods](#) and sought to understand behavior by only measuring observable behaviors and events. It was not until the 1930s that [B. F. Skinner](#) suggested that covert behavior—including cognition and emotions—subjects to the same controlling variables as observable behavior, which became the basis for his philosophy called [radical behaviorism](#).^{[2][3]} While Watson and [Ivan Pavlov](#) investigated how (conditioned) neutral stimuli elicit reflexes in [respondent conditioning](#), Skinner assessed the reinforcement histories of the discriminative (antecedent) stimuli that emits behavior; the technique became known as [operant conditioning](#).

Almost all major problems involve human behavior, and they cannot be solved by physical and biological technology alone. What is needed is a technology of human behavior. — **B.F. Skinner, Beyond Freedom and Dignity**

In the above quote, Skinner argues for the importance of his theory of behaviorism, the idea that conditioning and reinforcement are able to modify human behavior in beneficial ways. Skinner believed scientific methods could be applied to humans to build a better and more rational society.

“There is a much more important reason why we have been so slow in discarding mentalistic explanations: it has been hard to find alternatives. Presumably, we must look for them in the external environment, but the role of the environment is by no means clear. The history of the theory of evolution illustrates the problem. Before the nineteenth century, the environment was thought of simply as a passive setting in which many different kinds of organisms were born, reproduced themselves, and died. No one saw that the environment was responsible for the fact that there were many different kinds (and that fact, significantly enough, was attributed to a creative Mind). The trouble was that the environment acts in an inconspicuous way: it does not push or pull, it selects. For thousands of years in the history of human thought the process of natural selection went unseen in spite of its extraordinary importance. When it was eventually discovered, it became, of course, the key to evolutionary theory.”

— **B.F. Skinner, Beyond Freedom and Dignity**

Operation Black & Latino I.Q.

Mission:

Operation Black & Latino I.Q. addresses the negative socio-economic conditioning of Blacks & Latinos resulting from systemic racism and poverty by providing high quality and affordable housing for low income section 8 families in higher income neighborhoods, while addressing their psychological, physiological and economic conditioning that will provide them with life skill sets that will enable them to better compete and excel in the U.S. Economy

Overview:

Systemic racism has created negative physical economic conditions, such as distressed Black & Latino neighborhoods, that conditions the Black & Latino human mind, and creates individual behaviors that impede them from reaching their true potential and minimizes their ability to produce. This results in marginalizing their earning capacity and economic consumption. Operation Black & Latino I.Q. will utilize classical and operant conditioning methods to re-condition Black & Latino section 8 families behaviors that will improve their ability to compete, earn and socialize beyond distressed Black & Latino neighborhoods. The end result that these low income Black & Latino family members understand and believe that they truly are created equal and can truly have dreams and have hope in their futures.

Operation Black & Latino I.Q. Components:

FMCRC has hired a Behavioral Director who will hire Behavioral Technicians to implement, direct and modify, as needed the following components:

-Physical Health and Wellness I.Q. Development

- Pre and Post Natal Nutrition
 - Science now show a child's intellectual capacity (I.Q.) and development of the brains frontal cortex (responsible for logic, reasoning and emotion) is greatly impacted by both the stress a mother is under during pregnancy and her nutritional diet during pregnancy. Due to limited income and resources, low-income Black & Latino pregnant mothers are under great stress due to environmental stressors and have a lack of proper nutritional diet that will negatively affect their unborn child. The behavioral technician will work with a professional nutritionist to provide the pregnant section 8 tenant with a nutritious diet during pregnancy to ensure good fetal brain development, a healthy birth weight, and reduce the risk of many birth defects. Moving and living in an FMCRC section 8 rental will greatly reduce many stressors found in low income distressed neighborhoods for the mother, but the behavioral technician will work with pregnant mother to identify and address stressors for the mother
 - Post-Natal nutritional guidance will be provided post-delivery to ensure the newborn is following a recommended nutritional diet that will continue to enhance brain, mental and physical development
- Professional nutritionist will work with section 8 families to educate them on the intellectual-mental-physical benefits of a balanced diet. Nutritionist will work with family on how to prepare healthy meals that they can enjoy.
- Behavioral technician will provide section 8 family with recommended Family Fitness Program that will enhance the physical health for both children and adults
- Behavioral technician will work with section 8 adults on "family planning" that fits their current and future economic position
- When a section 8 family member incurs a medical or mental health issue that brings stress upon the family, the behavioral technician will connect the family to appropriate social or health agencies that can assist the family

-Social/Educational Development

- Behavioral technician will work with Section 8 family on how to become and benefits of being a "good neighbor" in upper income neighborhoods that are mostly white. Such as ensuring front yards are maintained weekly, no

loud parties, introducing yourselves to your new neighbors and social interacting in a new environment that they will not feel comfortable in.

- Behavioral technician will work with family to engage in local community/neighborhood activities
- Behavioral technician will identify community/neighborhood activities for the children that will enhance social development of section 8 children that will help them excel in mostly non-minority communities
- Behavioral technician will work provide section 8 family members with leadership training to build up discipline and their ability to address life challenges and responsibilities
- Provide children of section 8 family with needed educational equipment, skills and resources that will enhance their ability to better compete in new schools that are much more competitive than schools in predominately minority communities
- Behavior technician will work with section 8 family children to develop a “game plan” for them to prepare for college
- Behavioral technician will work with section 8 family to engage in voting in public elections that teaches them that democracy belongs to them also
- FMCRC will hold annual Section 8 Beach Party in high end beach hotel to bring all families together and socialize with one another in an environment that are not used to being in and to reinforce that they belong anywhere they want to be

-Economic Development

- Section 8 family adults to attend financial literacy training to provide them tools to better manage their finances and to prepare them for eventual home ownership
- Section 8 family children to attend youth financial literacy training programs to prepare them on how to manage financial resources
- Behavioral technician will connect section 8 adults with job or small business training or employment resources and or opportunities to build up family income potential
- Behavioral technician will work with section 8 teen aged children to locate summer jobs so they can begin to learn to produce and earn income and the freedom that comes with spending money earned
- Behavioral technician will work with section 8 family to develop a home ownership “game plan” that will put them on a path to become a home owner
- Behavioral technician will work with section 8 family to start up banking and savings accounts
- Behavioral technician will work with section 8 families to develop a family budget and how to better work within those budgets
- Section 8 family members will be provided gift certificates to shop at high end clothing stores and dine at high end restaurants so they can psychologically feel the economic benefits of higher incomes and understand that they have the right to shop, dine or socialize in non-minority establishments

Operation Black & Latino I.Q. will be shifted and altered as needed to ensure we are maximizing the abilities of the Black & Latino family members

"There are those who say thus is the way of the world....I say NO thus we make it"

"It is easy to sing when one sits upon a perch of privilege as compared to those who are drowning in a sea of neglect"

Al Pina

Chair/CEO, FMCRC-Assets & Hope

Founder, National Minority Community Reinvestment Co-Operative

Cell 813-598-6361

www.assetsandhope.org www.fmcrc.org

FAITH-HONOR-STRENGTH