



July 27, 2020 AZBSN COVID-19 Digital Access Task Force Teleconference Report

Attendees

Steve Peters, Oris Friesen, Henry Goldberg, Mark Goldstein, Aubrey Barnwell, Tracey Beal, Melissa Boydston, Amanda Bruno, Kirk Busch, Michael Cohen, Joselyn Cousins, Jerry Crow, Mark Dallmeier, Steve Daurio, Alexandra Dominguez, Derek Ferguson, Terence Ford, Ian Hathcock, Holly Henley, Bob Jacobson, John Kelly, Tarma Liranzo, Ilana Lowery, Janet Major, Derek Masseth, Sophia Mayberry, Jennifer Mellor, Mala Muralidharan, Peter Newbegin, Mauricio Orozco, Lea Marquez Peterson, Alan Pruitt, Tracy Rexroat, Lourdes Sierra, Jeff Sobotka, Graham Taylor, Nicole Umayam, Karen Ziegler

CRA Presentation by Joselyn Cousins

Alan Pruitt introduced Joselyn Cousins, District Manager – Field Group & Community Development of the Federal Reserve Bank of San Francisco, who is the regional manager for Arizona and Nevada. Joselyn presented on the Community Reinvestment Act (CRA), providing an overview of its purpose, requirements for banks, and developing community partnerships with banks. Following is a summary of some key points from the presentation as well as follow-up questions on the presentation. Steve Peters will put the full presentation on the task force website.

The CRA was enacted by Congress in 1977 to ensure financial institutions meet the needs of the communities they serve, with particular focus on low and moderate income (LMI) communities. The three bank regulators, the Federal Reserve Bank, FDIC, and Office of the Comptroller of the Currency, encourage banks to meet the needs of these communities. Banks define the geographic areas for which they are to be examined. There are three types of community development activities that banks are assessed on for CRA: loans, investments, and services, with different evaluation categories for different size/types of banks. Banks are given CRA ratings based on their performance: outstanding, satisfactory, needs to improve, or substantial non-compliance. Public information on the CRA exam schedule and performance evaluations is published on the Federal Financial Institutions Examination Council website www.ffiec.gov.

For communities to develop effective partnerships with banks on CRA, they must do the following:

- Pinpoint community development needs
- Understand your capacity and needs
- Understand the banks in your area (where the branches are)
- Identify and call on the appropriate bank officer (typically the CRA officer)

- Be precise in your requests (must fit bank's focus areas for CRA grant applications)

There were several questions for Joselyn Cousins from participants at the meeting.

Lea Marquez Peterson asked whether there are examples of CRA broadband projects in Joselyn's Arizona/Nevada territory. Joselyn responded that she did not know of any broadband infrastructure projects funded by CRA in Arizona/Nevada, but there was CRA funding for computer hardware in Las Vegas and the Dallas Federal Reserve Bank has some examples of CRA funding for broadband.

Steve Peters asked for examples of how CRA is addressing digital equity issues. Joselyn responded that about 4-5 years ago there was recognition of providing CRA credits for broadband infrastructure and its value in supporting online learning, job searches, and telehealth. Joselyn added that the COVID-19 crisis has brought this to the forefront, but it is difficult for banks to figure out their digital equity role and the appropriate vehicles to invest in. There have been CRA webinars on this and banks are partnering on such projects in other parts of the country.

Steve Peters asked whether schools can apply for CRA funding. Joselyn responded that as long as 51% of the students are on free or reduced lunch the school qualifies for CRA, but a 501(c)(3) organization must be involved in applying for the funding. Banks look for CRA grants that have substantial impact which may allow for grants for online learning, computers, IT training, or training for financial literacy.

Steve Peters asked if applications can be made to large banks for statewide projects. Joselyn responded that many large banks have foundations that fund large grants, and these grant applications are available online. Joselyn added the programs can be statewide or regional as long as they support LMI communities. The bank's CRA officer is the starting point to understand the bank's focus areas and how to apply.

Mark Goldstein noted that Lourdes Sierra, Vice President of Client & Community Relations and the CRA officer for PNC Bank, is a participant in this meeting. Lourdes stated PNC is a new bank with no retail presence in Arizona until 2021, but once it establishes Arizona retail branches it will have CRA goals. Lourdes noted that there about 60 banks in the Phoenix metro area, and suggested that a CRA roundtable could be conducted to discuss digital divide issues with these banks. Joselyn commented this is more readily done at an in-person meeting, and there was such a meeting in Phoenix earlier this year to discuss overall CRA focus areas.

Steve Peters concluded the discussion saying he would like to work with Joselyn to provide a summary on CRA digital equity funding strategy for Arizona that is easy to understand so that communities can move ahead in applying for this. It will be important to have discussions with banks to build relationships so the task force understands the banks' CRA focus and the banks learn about the work of this task force. Steve asked Joselyn if the Arizona Bankers Association would be a good place to contact, and Joselyn responded that could be a good place to start the dialogue. Steve stated he would communicate with Joselyn about next steps and possibly set up a webinar to proceed.

Task Force Preliminary Recommendations Document

Steve Peters stated he is working on the task force preliminary recommendations document. He will arrange a meeting this week for the task force to work on editing this document.

Subcommittee Activities

Education and Libraries Subcommittee

The Education and Libraries Subcommittee met on July 23rd. Following are some items discussed at this subcommittee meeting.

Mala Muralidharan, co-leader of the subcommittee, noted how difficult it is going to be for schools to operate this semester given the uncertainties related to COVID-19 and lack of preparedness. Nan Williams, co-leader of the subcommittee, stated school district superintendents are trying to work out their distance learning plans, but they won't satisfy everyone. Terence Ford of Insight stated he believes the COVID-19 crisis will affect schools for at least the coming school year because of how long it will take for a major public vaccination program to be implemented.

Nicole Umayam, co-leader of the subcommittee and Digital Inclusion Library Consultant at the Arizona State Library, discussed her work on creating a next generation of the State Land Department public Wi-Fi hotspots map. The goal is to make this map easy to access and use by students, parents, and the general public. Google Maps may be used as the platform for this map to enable directions to the closest hotspots when a user enters their zip code.

Steve Peters also spent some time discussing the Technology Subcommittee recommendations in terms of how he intends to construct the task force preliminary recommendations document. He has received input from Henry Goldberg and Mala on their proposals for writing the Education and Libraries Subcommittee recommendations.

Technology Subcommittee

The Technology Subcommittee held a meeting on July 21st. Two presentations were given at the meeting. Ken Conner of Sparklight (formerly Cable One), which provides cable and fiber-to-the-premise (FTTP) services, discussed their planned buildout of FTTP for businesses and schools/libraries in rural Arizona. Steve Daurio of Insight presented on Insight's "Desktop as a Service" that provides computers to schools/institutions as an overall integrated service including hardware procurement (leasing), provisioning, administration, security, and management, as well as the pricing for this service. John Kelly, co-leader of the Technology Subcommittee, noted he would make the Technology Subcommittee presentations available for the task force on Microsoft Teams, and Steve Peters stated he would work on making all the Technology Subcommittee presentations available on the task force website.

John Kelly stated he and Mark Goldstein are working on the Technology Subcommittee recommendations for inclusion in the task force preliminary recommendations document, and discussed what had been done so far in creating a table of relevant broadband wireline and wireless access technologies.

Funding and Resources Subcommittee

Some members of the Funding and Resources Subcommittee met on July 24th. There was some discussion of how to make progress on completing the overall task force preliminary

recommendations document. Henry Goldberg had provided Steve a proposed version of the Funding and Resources Subcommittee recommendations, which Steve will consider as how to include in the overall document.

Next Steps

The next AZBSN COVID-19 Digital Access Task Force overall meeting will be held on Monday, Aug. 3rd at 7:30 am.

Steve Peters will arrange a meeting this week to work on the editing of the task force preliminary recommendations document.

This week, the Technology subcommittee may meet on Tuesday July 28th at 9:30 am – Steve or John Kelly will notify the task force if this meeting will be held. There will be no meetings this week of the Education and Libraries and Funding and Resources subcommittees to allow high-priority work to proceed on the writing of the task force preliminary recommendations document.

Mark Goldstein noted there is a teleconference on Thursday July 30th from 9:00 – 10:30 am to discuss the recently-announced ADOT RFI requesting input to inform potential public-private partnerships to install and/or operate fiber-optic cable conduits along major interstate and highway routes. Contact Mark or Jeff Sobotka to obtain the link to participate in this teleconference.

Henry Goldberg and Oris Friesen will write up a summary report of today's task force meeting.

Appendix: Chat from Zoom

From John Kelly to Everyone: (7:42 AM)

Uncle google says: System Requirements for Zoom Rooms Follow. Bandwidth Requirements. 2.0 Mbps up and down for single screen. 2.0 Mbps up 4.0 Mbps down for dual screen. 2.0 Mbps up 6.0 Mbps down for triple screen. For screen sharing only: 150-300kbps. For audio VoIP: 60-80kbps.

From Steve Daurio to Everyone: (7:42 AM)

Audio by phone only: 669 900 6833 Meeting ID: 934 9733 3154

From Ilana Lowery to Everyone: (7:47 AM)

Just a reminder for everyone to mute also.

From Mark Goldstein to Everyone: (7:48 AM)

7/9/20 US Ignite and Altman Solon released an extensive report on “Broadband Models for Unserved and Underserved Communities” available at <https://www.us-ignite.org/news/us-ignite-and-altman-solon-release-extensive-report-on-broadband-models-for-pool-of-6500-unserved-and-underserved-communities/>. Though focused on municipal networks, seems quite applicable to a broader range of broadband public private partnerships.

From Mark Goldstein to Everyone: (7:49 AM)

7/22/20 The Wireless Infrastructure Association released a paper entitled "Fiber: An Essential Facet of the Connected Community" which highlights the need for fiber connectivity to enable 5G and the Internet of Things. WIA said the paper outlined best practices municipalities, broadband providers and other stakeholders can use in collaborating to deploy fiber, a necessary component for connectivity. Paper at <https://wia.org/wp-content/uploads/Fiber-v3.pdf> & press release at <https://wia.org/wia-publishes-best-practices-report-to-deploy-fiber/> FYI.

From Nicole Umayam to Everyone: (7:49 AM)

Speaking of redlining, this 2017 report by the National Digital Inclusion Alliance shows evidence of "digital redlining": <https://www.digitalinclusion.org/blog/2017/03/10/atts-digital-redlining-of-cleveland/>

From Tracy R to Everyone: (7:55 AM)

yeah!

From Mark Dallmeier to Everyone: (8:13 AM)

Thank you so much for the information. I need to jump on another call. Stay safe and healthy everyone!

From Mauricio Orozco to Everyone: (8:16 AM)

<https://www.beckershospitalreview.com/healthcare-information-technology/viewpoint-internet-access-is-a-super-determinant-of-health-that-must-be-expanded.html>

From Nicole Umayam to Everyone: (8:18 AM)

Digital literacy training and support for parents and caregivers, too!

From Mauricio Orozco to Everyone: (8:22 AM)

Any projects to build broadband infrastructure with faith based organizations/churches?
Specifically in Rural areas (potential hubs) where libraries, clinics, schools, etc. are not easily accessed. Thanks

From Lea Marquez Peterson to Everyone: (8:24 AM)

great idea for CRA round table focused statewide on the digital divide!

From traceybeal to Everyone: (8:25 AM)

Great idea, Lea!

From Jeff Sobotka to Everyone: (8:28 AM)

Need to drop at 8:30. Have a great week everyone!

From Karen Ziegler to Everyone: (8:29 AM)

Need to drop for another call. Thank you Joselyn for an informative presentation and discussion!

From Ilana Lowery to Everyone: (8:31 AM)

Thank you Joselyn!