Closed! with JUSTIN JACOBS

Carla,
we can't wait to sit down with you.

OCT
23
FRIDAY

Recording day
Your questions are ready.

What we'll talk about

Closed is a show for insurance agents. This episode is about something you know better than almost anyone.

THE STORY: WHAT WE'RE TALKING ABOUT	A couple who had gone eight years without a home got their own apartment after about forty nights on the Christian Service Center's 407 Connect bus, and Carla Cox said you never usually see success that early; the episode asks what it usually takes.
THE LESSON: WHAT AGENTS WILL WALK AWAY WITH	With people whose lives have had little consistency, trust may come from showing up the same way again and again, so the episode explores how an agent can partner with a local nonprofit and keep coming back on a set schedule.
THE PROMISE	Today Carla shows us how to earn trust from people whose lives have had no consistency, and how an agent can start showing up for them.

CARLA'S SUPERPOWER

Carla sees the people who walk in as neighbors, and she believes everyday consistency is what their lives have been missing.

The questions Justin plans to ask

Justin follows the conversation, so some of these will change on the day. You can always say "let's skip that one."

HOW JUSTIN OPENS THE SHOW

"A couple had been without a home for eight years. After about forty nights on a shelter bus in Orlando, they got the keys to their own apartment. And Carla Cox said, 'You never usually see success this early.' Forty nights was early. So what does it usually take? Today Carla shows us how to earn trust from people whose lives have had no consistency, and how an agent can start showing up for them. Carla works at the Christian Service Center in downtown Orlando, and the Center runs that bus. It gives people without a home a place to sleep, night after night. So let's find out what a bed every night has to do with trust."

PART 1

Neighbors Down on Their Luck

Where you came from

1. Carla, a couple who'd been without a home for eight years got the keys to their own apartment after about forty nights on the Center's bus, and you told Spectrum News you never usually see success that early. Take me back to when you were studying sociology at UCF. What pulled you toward this work, and toward the Center?
2. Then you got to the Center's front door. What did the classroom tell you about homelessness that the front door proved right, or proved wrong?
3. Take me to your first week at the Center. What did you see walking in that you still remember?
4. The Center once wrote that you see the people who walk in as neighbors who are down on their luck and need some warmth. Where does that come from for you?

5. Your work runs on warmth, and you also went to Rollins for business school and talked about measuring outcomes instead of just handing out help. Help me understand how those two fit together.

PART 2

Not Enough Indoor Space

The hard part

6. What's a hard day at the Center you still think about? You pick which one, and start wherever you want.
7. In the 2024 heat you told Spectrum News you don't have enough indoor space for everyone, all day, every day. What does a day like that look like from where you're standing?
8. Spectrum counted up to five hundred people a day back in 2024. What does a normal day look like now, and is it even possible to make one person feel seen in a crowd like that?
9. How can you tell when someone who walks in doesn't trust you yet? What do they do, or not do?
10. A lot of people show up wanting to help. Where have you seen help go wrong, and what did it look like?
11. If there's been a stretch where you thought about walking away from this work, what kept you in the seat?

PART 3

Consistency in a Life With None

What changes it

12. You've said you don't have room for everyone, all day, every day. That couple still got their keys after about forty nights on the bus. What made the difference for them?
13. Back in 2021 you said offering consistency is really critical in a life that has no consistency. What does consistency actually look like on a normal Tuesday at the Center?

14. Eric Gray at the Center has said people stabilize fast with just a couple of good nights' sleep in a row. Why does the same bed, night after night, matter so much?
15. Think of one person who walked in not trusting anybody and later did. No names. Take me to the moment you saw it change. What did they say or do?
16. What do most people believe about the folks who walk through your door that you think is flat wrong?
17. Where does health coverage fit in for the people who come through your door? What do they run into?
18. If an agent called you tomorrow wanting to help the people who come through your door, what's the first thing you'd want them to do, and what should they never do?
19. Say that agent shows up. What should they ask your team before they ever bring up a plan?
20. How many times would they need to show up before the folks who come in start to know their face? Give me a real number.
21. You work with partners like the city and like us at HPM. What's the fastest way an outside partner loses your trust?
22. If you had to explain what consistency does to someone who's never done your work, what's it like?
23. Let me read back what I think I'm hearing, and you correct me. With people whose lives have had no consistency, trust comes from showing up the same way, again and again, so an agent should start with one partner like you and keep coming back on a set schedule. Is that right, or what would you change?

PART 4

For the Agent Who Wants to Show Up

What it cost, and what to do

24. Back in 2021, the Center shared your hope of ending chronic homelessness downtown over the next fifty years. What has staying in this work cost you, and what keeps you coming back?

25. Earlier we talked about a hard day you still think about. Where do you stand with this work today, and with that fifty-year hope?
26. Somebody's listening right now who wants to help the people who need coverage most and has no idea where to start. What do you want to say to them?
27. If the Carla who was studying sociology at UCF walked into the Center today, what would you tell her?
28. Here's what I'd tell an agent: by Friday, call one local nonprofit that serves people in need, ask what their people run into with health coverage, and book a day to come back. Give me the Carla Cox challenge. What would you change?
29. The Closed Question: Who showed up for you when you needed it most, and did you ever get to tell them?
30. What question do you want to leave for our next guest?
