



CITY PROFILES

HOW MAYORS ARE ADDRESSING THE NEEDS OF WORKING FAMILIES

REPORT FOR THE ANNIE E. CASEY FOUNDATION

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Below are city profiles that feature the efforts of mayors in addressing the needs and challenges of working families in cities such as Buffalo, Los Angeles, Miami, New York, Providence and Tulsa. These cities are examples of mayoral engagement and offer a variety of ways to incorporate city services from different sectors to better serve low income households.

Buffalo

The Buffalo Poverty Reduction Initiative

Buffalo Mayor Byron Brown ordered a full analysis of the state of poverty in the City of Buffalo, resulting in the 80-page Buffalo Poverty Reduction Blueprint: A Roadmap for Reducing Poverty in the City of Buffalo. The report brings together analysis and consultation from 62 social service providers, analysts and other individuals and organizations which are engaged in combating poverty, resulting in a series of recommendations for the mayor of Buffalo to enact. The Blueprint calls for the creation of four poverty task forces, one to address each of the four goals of the Poverty Reduction Initiative: providing pathways to jobs, increasing educational attainment, success and building quality neighborhoods and creating an environment that fosters economic opportunity. Each task force will comprise of public and private organization representatives in the city, county and region. As part of the Poverty Reduction Initiative, Mayor Brown has added a Winter Youth Employment initiative to his Summer Reading Challenge and Summer Youth Employment programs, expanded the senior resident retail discount program, announced a \$200,000 grant for the Meals on Wheels commissary expansion project and food production center and passed a Living wage which affects 92 city employees in 6 departments.

Los Angeles

Housing That Works

Los Angeles Mayor Antonio Villaraigosa outlined his five-year plan to keep struggling Los Angeles residents in their homes and expand the number of homes available to LA's low-to-middle class families.

Home Preservation Day: In partnership with the Federal Deposit Insurance Corporation (FDIC) IndyMac Federal Bank and the Los Angeles Neighborhood Services (LANHS), Mayor Villaraigosa outlined the free resources available to local residents to help them stay in their homes on November 22, 2008, including the initiatives listed below. He also brought in IndyMac representatives to discuss residents' options for avoiding foreclosure and modifying their loans. Villaraigosa informed the Los Angeles residents about the five homeownership centers being opened by JP Morgan Chase in Southern California, making mortgage counselors available to low-income residents to discuss modifying their mortgage terms to prevent foreclosure.

The Los Angeles Foreclosure Response Network: The Network uses six WorkSource Centers around the city to provide foreclosure prevention resources to Los Angeles residents in

communities that suffered the most from the housing crisis. The centers provide foreclosure counseling, foreclosure prevention clinics and basic information about foreclosure prevention services available throughout the city.

The Neighborhood Council Foreclosure Action Network: The Foreclosure Action Network trains Neighborhood Councils to report foreclosure-related issues to City authorities, maintain and monitor foreclosed or nuisance properties and identify blight from unoccupied or vacated homes.

The Neighborhood Stabilization Program: This program uses \$30 million from the federal Neighborhood Stabilization Fund to obtain, rehabilitate and resell foreclosed houses to first-time homebuyers and offer loans to low-to-moderate class homebuyers purchasing foreclosed properties in target areas.

Rental Foreclosure Law

Mayor Villaraigosa passed a one-year ordinance in December, 2009 preventing eviction of renters whose residences have gone into foreclosure until the property is sold to a new owner. The ordinance affects 300,000 homes and apartment buildings. The mayor encourages renter being evicted as a result of foreclosure can call the city's Housing Department.

Hire LA's Youth

Mayor Antonio Villaraigosa is using \$20 million in federal stimulus money and a \$4 million city allocation to provide summer jobs to 16,500 at-risk youth ages 14 to 24 to encourage them to stay in school and pursue post-secondary education. The program provides a number of options for the youth it serves including employment in both the private and public sectors in addition to part-time study and part-time work for students who didn't pass the High School Exit Exam and the Conservation Corp for students interested in environmental positions. Hire LA's Youth has grown immensely since its inception in 2005 when the program helped 5,000 young people get hired.

New Poverty Measurement

The city of Los Angeles, with the support of the Mayor Antonio Villaraigosa, is developing a new formula to more accurately measure poverty in the city following the "Measuring American Poverty Act of 2008," introduced by Congressman Jim McDermott (WA) and Senator Christopher Dodd (CT). Villaraigosa and his staff obtain advice and technical assistance from the city of New York, which has created its own poverty measure and calculated a new threshold for family income.

Ad Hoc Committee on Ending Poverty in Los Angeles

In 2007, Councilman Richard Alarcon started an Ad Hoc Committee to address poverty in Los Angeles. By encouraging collaborations between non-profit organizations, businesses and city agencies, the Ad Hoc Committee plans to develop best practices which use all resources available to better serve working families. The Committee is focused on addressing the following

areas: community and economic development, housing and homelessness, education and job training, health, hunger and human services, transportation and infrastructure, labor and industrial relations and public safety. In 2007, based on the work of the Committee, a number of resolutions were introduced to address the foreclosure crisis, secure funding for small business loans and help city employees purchase their first homes.

Miami

SafeLink Wireless

Miami Mayor Manny Diaz in partnership with TracFone Wireless launched the SafeLink Wireless program which provides wireless cell phone service to more than one million struggling households. The program gives low-income residents a free cell phone, unlimited access to cell phone emergency services (911) and more than an hour of air time every month for one year. The cell phone includes a number of in-demand features such as a free voicemail account, call waiting, text messaging, caller ID and international calling available to over 60 destinations. After their year of completion, participants in the program may renew the services upon submitting eligibility documentation.

Elevate Miami

Miami Mayor Manuel Diaz has implemented a poverty reduction initiative, Elevate Miami, in an effort to improve the living standards in his city. The goal of this program is to enhance the quality of life of low income families by increasing the household income, helping families become self sufficient in making decisions about their savings and assets, creating a talented workforce, and improving small businesses.

Access Miami

In 2005, Manny Diaz announced Access Miami, a poverty reduction strategy, which is part of his anti-poverty initiative launched in 2001. The main objective of this approach is to financially empower residents and small businesses through various economic opportunities. Access Miami integrates resources from the public and private sectors, as well as from the residents participating in the program. This highly comprehensive strategy focuses on enriching financial growth of Miami residents and small business entrepreneurs by providing advice on asset accumulation, access to capital and job creation. The following programs are incorporated in Access Miami:

- Tax Preparation Services
- The Benefit Bank
- Micro-Lending
- Matched Savings Fund
- One Stop Job Centers
- ACCESSMiamiJobs.com
- Link Up Florida & Lifeline Assistance

- Florida KidCare
- City of Miami Community Development Housing Division

Tax Preparation Services: The City of Miami provides free tax preparation services to low income families every year. In collaboration with H&R Block, the nation's largest tax preparer, the city of Miami is able to offer discounted tax preparation services to city residents at numerous H&R Block locations across Miami. In 2007, over 9,250 residents participated in the program and saved over \$2.4 million in tax-preparation fees. There were over \$142 million of refunds. In 2008, Manny Diaz initiated the Earned Income Tax Credit (EITC) campaign. Since then, over 22,000 customers have been served and over 4,000 residents have opened savings and individual retirement accounts (IRA).

The Benefit Bank(TBB): This internet-based software helps low and moderate income families apply for state and federal benefits such as federal tax credits, food stamps, Medicaid, Florida KidCare (SCHIP), the Low Income Heating and Energy Assistance Program (LIHEAP), and voter registration. TBB is a FREE service for eligible families.

Micro-Lending: This program helps small business owners get financing through non-profit organizations. The loans range from \$500 to \$25,000. The program also helps these small businesses by creating opportunities for networking, receiving business training scholarships, and ensuring a credit line with low interest rates.

Matched Savings Fund (MSF): Miami residents are discovering the importance of having savings by opening Individual Development Accounts (IDAs). For each dollar deposited in an MSF savings account, the MSF will add 2 dollars into the savings account. This program is designed to encourage residents to accumulate assets from their earned income. It gives low income families the flexibility to finance a child's education or save for retirement.

One Stop Job Centers: One Stop Job Centers offer job placement assistance, professional development, job training, and guidance services. Additionally, they offer ESL classes for those needing to overcome language barriers that may hinder gainful employment.

ACCESSMimamiJobs.com: An online service providing resources for Miami residents to find employment and training opportunities. They can create their own job search agents and be updated on any new job listings in areas that most interest them. Through this online tool Miami residents can start the application process and be connected to existing ACCESS Miami programs. Computer kiosks are placed in communities where residents lack internet access to find employment and training opportunities.

Link Up Florida & Lifeline Assistance: This program is intended to help low income Miami residents by making telephone services affordable. The monthly service charges are kept at a low level ensuring that everybody has access to basic telephone services. The program gives a 50% rebate in the telephone hook-up charge. Lifeline Assistance gives \$13.50 credit per month on local phone bills which is a savings of \$162 annually.

Florida KidCare: Children under 19 who do not have health insurance are qualified for Florida's KidCare. It consists of four parts; MedKids, Healthy Kids, the Children's Medical Services (CMS) Network and Medicaid for Children. CMS Network is designed for children with special health care needs. The city of Miami fulfilled 5,000 applications and many more applications have been sent out to families eligible for the program. According to Florida Healthy Kids Corporation, in January 2005, the number of enrollment reached 27,862.

City of Miami Community Development Housing Division: Eligible families who buy their first homes are provided with down payments and closing cost assistance through this First-Time Homebuyer's program. Eligible homeowners are provided with low-interest deferred loans for repair of their properties by the Single Rehabilitation program. The City also provides subsidies to private developers making affordable housing units available for purchase or rent.

New York

The Five Borough Economic Opportunity Plan

The Five Borough Economic Opportunity Plan is Mayor Bloomberg's comprehensive strategy to rapidly bring New York City out of the current economic downturn. The plan focuses on three major areas: building attractive, affordable neighborhoods in every borough, creating and implementing a long-term vision for expanding the city's economy, and ensuring New Yorkers have jobs today. The initiatives will create thousands of jobs and put New York City on the path towards economic recovery and growth. The initiatives include investing in infrastructure to create jobs, providing tax credits to low-income residents including the Child Care Tax Credit and the Earned Income Tax Credit, providing affordable housing and renovating neighborhoods with high rates of home foreclosures, increasing financial literacy of low-income residents through Financial Empowerment Centers and expand job training resources for unemployed low-to-middle class workers through Workforce1 Career Centers and Careerlink NYC. One such initiative created as part of the plan is:

Food Retail Expansion to Support Health (FRESH) program: The FRESH program provides financial and zoning incentives to developers, property owners and grocery store operators in New York City areas that are currently underserved by grocery stores. FRESH is the first program in the country to combine financial and zoning incentives in multiple neighborhoods. FRESH will help open approximately 15 new grocery stores and upgrade 10 stores already in existence, while creating 1,100 jobs and retaining another 400 over the span of 10 years. This initiative is a result of the work of the New York Supermarket Commission, established in 2008 to improve access to affordable, fresh foods to all New Yorkers through a coalition of representatives from the City and financial, labor and public health groups.

Center for Economic Opportunity

New York Mayor Michael Bloomberg established the Center for Economic Opportunity in an effort to reduce poverty in the city by initiating strategies that pinpointed the following key areas: education, job growth, health and housing, workforce development, and social service

support. In March 2006, Bloomberg appointed 32 civic leaders to the New York City Commission for Economic Opportunity. The leaders were charged with the task of implementing strategies which would contribute to the mayor's mission of reducing poverty in New York City and create more stable living conditions for the working poor. The Commission issued 31 recommendations in its September 2006 report, Increasing Opportunity and Reducing Poverty in New York City. The mayor pledged \$150 million a year to the new approaches addressing poverty. Some of the initiatives the commission supports are increases in job placement services and training for both adult and youth populations, educational opportunities for teens with criminal history, and expansion of the Nurse-Family Partnership program, which provides nursing services to first time mothers during and after their pregnancy.

Opportunity NYC

Opportunity NYC, initiated by Mayor Bloomberg, is a conditional cash transfer program, which provides cash transfer to low-income families meeting specific criteria. Bloomberg is planning to invest \$50 million in the program and expects to reach approximately 5,000 families in need. Opportunity NYC consists of three separate pilot programs that are focused on improving the education, health and other living standards for low-income families throughout the city.

Family-Focused Pilot program: This program provides families with financial incentives which will promote school attendance, parental engagement, achievement, and improved performance on standardized tests. Families will receive \$25 or \$50 per month if the children in the family have 95 percent school attendance. Families receive \$300 or \$350 per test if there is an improvement in scores on standardized tests at the elementary and middle schools, as well as \$600 per passing grade on individual Regents exams if the child is in high school. Families will earn \$25 or \$50 per adult per month for maintaining health insurance and the same amount for all the children in the family. There is also \$100 cash transfer per family member for preventive dental care. Adults can earn \$150 per month for maintaining a full-time position, and \$200 to \$400 for completing job training in addition to gaining a maximum of \$3,000 while being employed.

Adult-Focused Pilot Program: This program offers cash assistance to families holding Section 8 vouchers for maintaining full time employment and completing job training. It serves 2,400 Section 8 voucher holders eligible for Family Self Sufficiency Program (FSS).

Child Focused Pilot Program: This program provides small amount of cash assistance to fourth and seventh grade students for performance on standardized tests. The program will include approximately 9,000 students from 20 fourth grade and 20 seventh grade schools. The students will earn \$25 for a perfect score on each of 10 interim assessment tests taken during the academic year, which will add up to a total of \$250. Seventh graders will receive up to \$50 per test for a maximum of \$500 for the academic year.

Providence

Come Home to Providence

Providence Mayor David Cicilline's Come Home to Providence program uses \$3.3 million in federal stimulus money from the Neighborhood Stabilization program in addition to funding from local and state sources to provide zero interest loans to qualified residents. In addition, the program helps to pay for renovations and repairs for residents purchasing foreclosed properties. Qualifying potential homeowners must earn less than 120 percent of the local median income, or \$87,840 in a family of four. Program participants are required to put 20 percent down on the foreclosed property. The Zero-interest loans for renovations and repairs range from \$50,000 for single family houses to \$100,000 for three or four-family properties.

Poverty, Work & Opportunity Task Force

In January, 2007 Providence Mayor David Cicilline developed the Poverty, Work & Opportunity Task Force and charged a group of community and business leaders to put forward a list of recommendations on how to reduce poverty in the city and create better living conditions for low-income families. The main purpose of this poverty task force is to improve educational and financial well-being of minorities and create economic opportunities for Providence residents. The Task Force conducted research on various pathways to reduce poverty ratios and move low-income families into the middle class. The final report of the Poverty, Work & Opportunity Task Force consisted of five main goals:

- Helping low-wage employees to improve their basic job skills and be an eligible candidate for quality job positions available.
- Connecting youth to college and jobs by providing training programs, helping them to graduate from high school with the skills and education necessary to succeed.
- Increasing access to diverse job opportunities, benefits and work support programs with adequate wages. Initiating support programs such as child care subsidies, health insurance, Food Stamps, the Earned Income Tax Credit, and Family Independence Program.
- Providing financial education and making basic banking services such as checking accounts and loans accessible to low-income families, which will help them be self sufficient.
- Preventing poverty in future generations by implementing programs to support early education such as universal pre-kindergarten schooling as well as after school programs for middle and high school students. Increasing teen pregnancy prevention strategies, and making financial support available for teen parents.

Tulsa

Bringing IT Home Tulsa

Mayor Kathy Taylor announced a new partnership with the non-profit One Economy in November, 2008 creating the public/private initiative Bringing IT Home to Tulsa as part of One Economy's Bringing IT Home to America initiative. The program will provide broadband internet to over 700 homes in underserved communities through the AT&T AccessAll program in collaboration with low-to-moderate income housing providers such as Habitat for Humanity and their affiliates. The program will also offer resources and technical support for its users for a two year period in addition to training the participants to improve their digital literacy. Based on studies from One Economy's pilot program, participants in their digital access program use the internet almost twice as much as other low-to-moderate income residents resulting in improvements of health outcomes, job performance, and community connection through such measures as enrolling in Web-based classes. Mayor Taylor plans to host a summit in 2009 on workforce and community technology to review the progress made by the program with regard to each company's goals through case study analysis.

Tulsa Beehive

Mayor Taylor launched the website www.thebeehive.org in early 2009 to provide Tulsa residents with information about their education, money, health and family. The online portal is a multilingual resource aimed at helping low-to-moderate income residents find job services, family and community education, insurance information, resume building and housing and financial management tools.

The Employee Technology Assistance Benefit

The Employee Technology Assistance Benefit program helps Tulsa companies contract with Purchasing Power to allow working families to purchase affordable home PCs through payroll deduction. The benefit is available to all families regardless of their credit scores or impairments and is now being offered in the city of Nordam as well.