

National
League
of Cities



Institute for
Youth, Education,
and Families

combating poverty

EMERGING STRATEGIES FROM
THE NATION'S CITIES



Responses to an NLC Survey of Municipal Leaders
on Local Anti-Poverty Initiatives

The Institute for Youth, Education, and Families (YEF Institute) is a special entity within the National League of Cities (NLC).

NLC is the oldest and largest national organization representing municipal government throughout the United States. Its mission is to strengthen and promote cities as centers of opportunity, leadership, and governance.

The YEF Institute helps municipal leaders take action on behalf of the children, youth, and families in their communities. NLC launched the YEF Institute in January 2000 in recognition of the unique and influential roles that mayors, city councilmembers, and other local leaders play in strengthening families and improving outcomes for children and youth.

Through the YEF Institute, municipal officials and other community leaders have direct access to a broad array of strategies and tools, including:

- Action kits that offer a menu of practical steps that officials can take to address key problems or challenges.
- Technical assistance projects in selected communities.
- The National Summit on Your City's Families and other workshops, training sessions, and cross-site meetings.
- Targeted research and periodic surveys of local officials.
- The YEF Institute's Web site, audioconferences, and e-mail listservs.

To learn more about these tools and other aspects of the YEF Institute's work, go to www.nlc.org/iyef or leave a message on the YEF Institute's information line at (202) 626-3014.

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Background

In response to discussions within the National League of Cities' (NLC) Council on Youth, Education, and Families during the spring and summer of 2007, NLC conducted a brief survey of its 1,600 member cities to identify current city initiatives to combat poverty. The survey, distributed by mail and publicized in NLC's Nation's Cities Weekly newspaper in August 2007, asked four basic questions:

- 1) Does your city currently have a poverty reduction initiative in place?
- 2) If not, do you have plans to organize and/or launch an initiative?
- 3) Is there a Web site that provides additional information?
- 4) Do you mind if we contact a representative in your city for more information?

NLC's Institute for Youth, Education, and Families (YEF Institute) received nearly 100 survey responses from member cities. More than half of the responding cities indicated that they do not have a poverty reduction initiative in place and have no current plans to organize or launch such an initiative. However, 29 cities (32 percent of those responding) indicated that they have a poverty reduction initiative in place, and an additional six cities responded that they were interested in initiating such an effort.

A number of cities responding to the survey are taking multi-pronged approaches to tackling poverty. For example, Baton Rouge's Operation Restore Pride is a neighborhood-specific strategy that includes efforts to revitalize areas, provide services to residents, and connect local businesses with those seeking employment. New York City has taken a different approach with its anti-poverty initiative by establishing the Center for Economic Opportunity (CEO) – a coordinating entity that grew out of the research and recommendations of the Commission for Economic Opportunity appointed by Mayor Michael Bloomberg.

While many other cities are developing and employing anti-poverty strategies, the city profiles in this report highlight the work underway in selected cities that responded to the NLC survey: Athens, Ga.; Baton Rouge, La.; Columbus, Ga.; Dayton, Ohio; Greenville, S.C.; Itta Bena, Miss.; Kalamazoo, Mich.; Miami, Fla.; New York, N.Y.; San Francisco, Calif.; Savannah, Ga.; and St. Petersburg, Fla. The city profiles in this report illustrate the wide variety of approaches now being used in communities across America, and reveal common themes that can guide other cities interested in working to combat poverty faced by local residents.

Common Themes in City Anti-Poverty Efforts

Mayors and other municipal leaders are well-positioned to lead community-wide anti-poverty initiatives in their cities. They are uniquely able to promote collaboration among key stakeholders, leverage public and private resources, and ensure that poverty receives sustained attention within municipal government and throughout the community.

The city spotlights that follow demonstrate repeatedly that municipal leaders can play important roles in combating poverty. Strategies that emerge across multiple jurisdictions include:

Creating a Coordinating Entity to Monitor and Sustain Progress Over Time

Examples of a city approach to reducing poverty by creating a coordinating entity or agency include Savannah's Anti-Poverty Task Force, New York City's Center for Economic Opportunity, Athens' OneAthens, and San Francisco's Communities of Opportunity (COO). By assigning responsibility for local planning, coordination, and in some cases oversight of anti-poverty efforts to a single group or agency, cities can more effectively marshal their resources, streamline activities to reduce duplication, and ensure accountability among multiple stakeholders.

Selecting Specific Targets for Community-Wide Action

Recognizing that the size and scope of the poverty problem can paralyze local governments and residents alike, municipal leaders often look for ways to build on existing programs and focus on discrete challenges in order to make measurable progress in reducing poverty. The issues most frequently tackled in this manner include asset building, health, workforce development, literacy, and, particularly of late, housing and homeownership.

The City of Dayton, for example, has sought to boost families' incomes by raising the skill levels of residents, establishing a local "living wage" policy, and promoting the Earned Income Tax Credit. In a number of municipalities, skyrocketing foreclosure rates have spurred new city efforts to educate and protect residents from foreclosure and predatory lending.

Many cities package and publicize their efforts to spur local action through a highly visible and branded program or initiative. Examples include:

- Greenville's LADDER and KEY programs;
- Baton Rouge's Operation Restore Pride;
- Partnerships to Build Wealth and Reduce Poverty Among Dayton Families;
- The Kalamazoo County Poverty Reduction Initiative;
- ACCESS Miami; and
- Step Up Savannah.

These initiatives often seek immediate results to build momentum and generate public support, and in the process can seem more manageable for smaller communities and municipal leaders just becoming engaged in this work. Such efforts can also be effective in facilitating community engagement and partnerships that in turn leverage additional resources.

Targeting Vulnerable Populations or Neighborhoods for Immediate Attention

Another option for framing and focusing city anti-poverty efforts hinges on the selection of a specific population group or neighborhood with pressing needs. Based on local analyses, some communities have identified vulnerable groups in need of particular attention, including children, new immigrants, the elderly, and people with disabilities.

Other communities have focused their attention on a specific geographic area. For example, both Baton Rouge and Greenville have revitalization and community engagement programs that seek to improve targeted neighborhoods and expand residents' access to programs and services. This approach allows a city to coordinate several programs and take a more comprehensive approach within the target area, pulling together a variety of service providers in support of this more intensive effort.

Pushing Beyond Traditional Boundaries to Redefine the Issue

The city profiles in this report also highlight municipal leaders' attempts to reduce the "high cost of being poor" and broaden our understanding of anti-poverty initiatives in other ways. Such "outside the box" ideas include:

- Attracting local grocers to low-income neighborhoods where residents are either paying more for transportation to

groceries in other neighborhoods or for food in nearby convenience stores;

- Building partnerships with life insurance companies to offer free life insurance policies; and
- Creating "Bank On" initiatives which help keep more money in the pockets of low-income residents by connecting them to the financial mainstream.

In undertaking these initiatives, cities are tackling issues that often contribute to poverty and family economic instability.

Small cities and towns face unique challenges. Fewer opportunities for economic development and investment combined with more limited resources and fewer staff often compounds the problems that smaller communities face as they struggle to reduce persistent poverty among their residents.

Although many anti-poverty initiatives can be quite costly, some strategies are ideal for small towns and have the dual benefit of bringing federal dollars into the community without a major commitment of local funds. The most common and popular approaches engage community and volunteer groups in outreach campaigns that connect low-income residents to the federal Earned Income Tax Credit (EITC), food stamps, health insurance, or other means-tested benefits. Many cities are currently reaping the rewards of such strategies by building on, leveraging, aligning, and/or streamlining existing local benefit outreach initiatives.

Overall, many city leaders are taking action because they see a need to respond to persistent poverty, growing income inequality, and the changing skill level needs of today's knowledge-based economy. The following city profiles highlight some of the ways in which municipal officials can use innovative leadership, effective coalition-building, and the creative reallocation of resources to combat poverty and improve the quality of life for low-income families.

City Profiles



CITY PROFILES



Athens, Georgia

(pop. 111,580)¹

During the past year, Athens-Clarke County Mayor Heidi Davison joined the local Chamber of Commerce, the Clarke County School District, the Family Connection Partnership, and the University of Georgia to create a collaborative initiative called Partners for a Prosperous Athens (PPA). The purpose of PPA is to develop comprehensive strategies that challenge the community to think in new ways about combating poverty. In doing so, PPA has involved thousands of Athenians in conversations about their community, encouraging unique, collaborative partnerships and new thinking among all community interests and institutions.

OneAthens, a successor organization established to foster accountability and align the strategic planning processes of the co-conveners, ensures that funding addresses

the most important community needs. Members of the community submitted 155 recommendations to PPA for an anti-poverty plan, and ten initiatives for OneAthens have been adopted as a result. These initiatives address the growing regional economy, early learning, education and workforce development, family engagement, public transportation, affordable housing, health, teen pregnancy, and human and economic development.

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¹ Population figures are based on the July 1, 2006 estimates of the U.S. Census Bureau, <http://www.census.gov/popest/cities/SUB-EST2006-4.html>.



CITY PROFILES



Baton Rouge, Louisiana

(pop. 229,553)

Baton Rouge Mayor Melvin L. “Kip” Holden initiated a program called Operation Restore Pride, which unites the City of Baton Rouge Public Works, Human Development and Services, and Police Departments in intensive, one-week neighborhood revitalization projects. Approximately every six weeks, the city selects an impoverished neighborhood and sends in teams from the city, along with up to 3,000 volunteers. The large-scale approach is three-pronged: to provide house and neighborhood repair and revitalization services to the residents; to engage in outreach while promoting safe communities; and to connect local employers to unemployed residents seeking work. The city has contributed approximately \$50,000 to this effort.

Baton Rouge has also partnered with the local Chamber of Commerce, Rotary Club, and nonprofit groups to create the Greater Baton Rouge Literacy Coalition. This coal-

ition seeks to improve the lives and economic potential of the city’s illiterate population. The partnership provides funding, service provision, and political capital to ensure the coalition’s sustainability and success.

Finally, Baton Rouge has created programs to reach out to two of the city’s most vulnerable populations: one which works with newly arrived immigrants, and the other to reach out to and provide services to the homeless population.

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CITY PROFILES



Columbus, Georgia

(pop. 188,660)

The City of Columbus has partnered with key local organizations, including the Urban League, Habitat for Humanity, the Columbus Housing Initiative, and Fourth Street Towers, Inc., in order to leverage federal funds and address the housing needs of families living in poverty.

Through the Project Care Program, the Columbus Department of Community Reinvestment is rehabilitating housing, as well as making housing more accessible for low-income elderly and disabled residents. The department also implements a home-buyer assistance program. The Homeless Resource Network serves approximately 1,500 homeless individuals through advocacy, education, and coordination of homeless services in the community each fiscal year.

Through the “One Team-One Dream” Program, city employees reached out to 35 low- and moderate-income residents, educating them about various programs administered by the city, and empowering these residents to improve their neighbor-

hoods. The Continuum of Care has been active in coordinating discussions among foster care, health care, mental health, and correctional institutions in referring discharged individuals to the organizations positioned to assist the lowest-income, special needs populations as needed.

One of the city’s strongest anti-poverty strategies has been the funding leveraged through the U.S. Department of Housing and Urban Development’s (HUD) Section 108 Loan Guarantee Program to retain the corporate campus of a major employer, TSYS. Throughout 2005, TSYS created 4,712 jobs, of which 1,150 were for low- to moderate-income individuals.

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CITY PROFILES


Dayton, Ohio

(pop. 156,771)

Dayton, Ohio's Partnerships to Build Wealth and Reduce Poverty Among Dayton Families addresses homelessness, unemployment, education, and strategies to increase the wealth and self-sufficiency of Dayton families. The city sees its role as that of a convener, facilitator, catalyst, advocate, policy-maker, and key player in leveraging resources and providing data analysis. Their approach is rooted in the following four "themes":

1. Retain, grow, and attract living wage jobs with advancement potential;
2. Increase adult self-sufficiency;
3. Improve educational outcomes, graduation rates, and employability among youth; and
4. Partner with neighborhoods to make them safe, vibrant, desirable places to live, work, and raise a family.

As part of its initiative, the City of Dayton works with employers to sponsor an Earned Income Tax Credit (EITC) outreach campaign and 12 community tax preparation sites, and to promote their "living wage" policy, which ensures that employees of businesses contracting with the city receive a fair wage, currently starting at \$9.30 per hour with bene-

fits and \$11.16 per hour without benefits. The city has also partnered with Montgomery County and community organizations to introduce and implement a host of other laws and initiatives that combat poverty from all angles. These initiatives involve:

- Improved school readiness, reform, and attendance;
- A comprehensive workforce development project;
- An anti-predatory lending ordinance;
- Individual development accounts (IDAs);
- Community development linked to neighborhood anchors such as hospitals and schools;
- Efforts to reduce homelessness; and
- An initiative to increase homeownership.

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CITY PROFILES



Greenville, South Carolina

(pop. 57,428)

Greenville's poverty reduction efforts began in the early 1970s when, based on census data indicating poverty levels above 50 percent, the City of Greenville designated several "Special Emphasis" neighborhoods. The city began developing master plans for these neighborhoods, addressing environmental, social, and economic concerns.

In 2001, Greenville directed more public service funds to programs that address the root causes of poverty. The general vision was to provide meaningful opportunities for low-income residents to move from poverty to self-sufficiency. More specific focuses included fair housing, afterschool tutoring, homeownership counseling, and employment services.

Two vital programs have developed out of this focus: the LADDER program and the KEY program. Both have successfully engaged the entire community in a collaborative effort to address poverty through revitalization partnerships and comprehensive, accountable, community-owned and driven programs.

The LADDER program (Lifelong Advancement through Diligence, Determination, and Employment Resources) provides an intensive, comprehensive system of training, services, and support to meet the employment needs of eligible participants.

The goals for participants include increased earnings and self-sufficiency through job skills training and financial assistance.

The KEY program for homeownership is a free counseling and education program designed to help guide low-to-moderate income residents through the home-buying process. This program uses master planning and focused program funding.

As of May 2007, 154 individuals participating in the LADDER program have been placed in jobs with a retention rate of 92 percent, and the tracked wealth impact of these placements since the program measurement period began is over \$4 million. The KEY program has placed a total of 41 first-time homebuyer families in new housing constructed since July 2002.

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CITY PROFILES



Itta Bena, Mississippi

(pop. 1,946)

Itta Bena is a very small and low-income city with big ideas for educating its residents about achieving financial stability through homeownership and savings. As part of its anti-poverty strategy, which began about two years ago under the leadership of Mayor Thelma Collins, the city reached out to form partnerships and began offering residents various programs and services to build and save their assets.

The City of Itta Bena's partners include the Mid-Delta Empowerment Zone Alliance, the Federal Deposit Insurance Corporation, the Internal Revenue Service, Enterprise Corporation of the Delta, and BankPlus. Residents are also considered to be important partners, and the city relies heavily on volunteers in its anti-poverty work.

In the past few years, Itta Bena and its partners have worked to create an extensive array of programs for residents,

including financial education that includes credit information and counseling, homeownership classes, a savings program that begins in the elementary schools, and asset protection against predatory lending. In the next stages of its work, Itta Bena plans to engage more residents and partners, particularly the faith-based community and the media. Leveraging more resources via corporate grants, donations, and free resources is another identified goal as the city moves forward.

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CITY PROFILES



Kalamazoo, Michigan

(pop. 72,161)

Kalamazoo is a city in the southwest region of Michigan in which nearly a third of the population lives below the official poverty line. The Kalamazoo County Poverty Reduction Initiative (PRI) started in 2004 with help from the Kalamazoo City Commission and the local Chamber of Commerce. The initiative works with members of the community to identify and coordinate poverty reduction efforts.

Through leadership, research, planning, facilitation, and resource development, PRI sees itself as the catalyst for creating and coordinating poverty reduction initiatives in the city. PRI stresses the need for not only a holistic, best practices approach to poverty reduction that utilizes various methods of engagement, but the organization also believes in the importance of cross-sector (public, private, and nonprofit) collaboration and accountability.

PRI has been successful in advocating for more affordable housing, sponsoring EITC outreach and coordination efforts, and sensitizing and convening residents around the issue of poverty. On the issue of affordable

housing, PRI partners pressured the Michigan State Housing Development Authority to change the Qualified Allocation Plan (QAP) in order to build more low- and moderate-income housing for Kalamazoo families. The Tax Counseling Initiative leveraged funding and other resources to help low-income families claim the tax credits for which they qualify and bring almost \$900,000 to the community. Finally, PRI hosts Community Action Poverty Simulations (CAPS), convenes community meetings around poverty in which experts present and moderate, and has utilized a video and television series about poverty.

Kalamazoo leverages a combination of federal, state, city, and private funding toward its anti-poverty initiatives. The city targeted a portion of this funding toward helping low-income Kalamazoo families save money by bringing a full-service, family-owned grocery store into one low-income neighborhood. This not only provided jobs, and in many cases job training for local youth, but residents saved quite a bit of money on transportation costs to more distant grocery stores and by no longer

having to buy products from more costly convenience stores. The grocery store has helped jumpstart additional development in the neighborhood, including restaurants, a credit union, and a new public safety station.

Two additional Kalamazoo initiatives are worthy of note. With funding provided by wealthy, anonymous donors, the city's Kalamazoo Promise initiative guarantees college tuition and fees for all graduates of the city's public schools. In addition, Kalamazoo has entered into a partnership with MassMutual Life Insurance Company to provide free life insurance policies to low-

and moderate-income Kalamazoo residents. For more information, read the NLC report, *Tapping the Power of City Hall to Build Equitable Communities: 10 City Profiles* (linked under the Resources section of this report).

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CITY PROFILES



Miami, Florida

(pop. 404,048)

ACCCESS Miami (Assets, Capital, Community, Education, Savings, and Success) is one phase of Mayor Manny Diaz's Anti-Poverty Initiative, which was launched in 2001. ACCESS Miami has established collaborations with the U.S. Small Business Administration, the Internal Revenue Service, H&R Block, the Mortgage Bankers Association, major financial institutions, the school system, and numerous other partners. These ACCESS Miami partners have started jointly combating poverty and assisting working families.

ACCESS Miami works with each of its partners on a one-on-one, customized basis to offer year-round opportunities for residents. Such services include financial seminars, workshops, free tax preparation services, trainings, matched savings programs, micro-lending, employment opportunities, and access to state and federal benefits.

To date, Miami small business owners have received over \$1.7 million in micro-loans, and city-affiliated tax preparation efforts successfully grew, serving more than 18,000 residents and saving them over \$1.6 million in various fees. More than 3,000 city residents opened new bank and individual retirement accounts (IRAs) totaling more than \$5 million in deposits, as well as individual development accounts and debit-plus accounts as part of the ACCESS Miami effort.

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CITY PROFILES



New York, New York

(pop. 8,214,426)

New York City officials are concerned that, despite economic growth and changes in federal, state, and local welfare and related policies, poverty remains a persistent problem in the city. According to the city's figures, one in five New Yorkers and one third of the city's children live in poverty. Moreover, there are pockets of extreme concentrated poverty where more than 40 percent of the population lives below the federal poverty line. These neighborhoods serve as the foundation for persistent poverty that spans more than one generation.

In response to these challenges, Mayor Michael Bloomberg formed the Commission for Economic Opportunity (also known as the Poverty Commission) in January 2006 to understand the issue and reduce the number of residents living in poverty in New York City.

The commission conducted an extensive investigation to understand the issues and potential solutions. They focused on several key areas: education, job growth, health, housing, workforce development, social service supports, and data collection and evaluation. In September 2006, the commis-

sion announced its recommendations, which focused on reducing barriers facing the working poor, young adults, and young children. These three groups not only account for nearly half of the city's poor, but are also at high risk of long-term poverty.

The city established the Center for Economic Opportunity (CEO) as a result of the Poverty Commission's report. CEO's mission is to reduce the number of people living in poverty in New York City through the implementation of innovative, results-driven initiatives rooted in evidence-based models of poverty reduction. CEO implements and evaluates their 30 programs and initiatives, ensures the three identified key populations are targeted, leverages New York's public and private resources, and promotes the belief that reducing need, rewarding personal initiative, and reaffirming hope are at the core of any solutions to poverty.

One CEO initiative is Opportunity NYC, the nation's first conditional cash transfer (CCT) program. Modeled after a successful Mexican program that has been replicated worldwide, the program provides incentives for the

neediest families to invest in improving the health, education, and nutrition of their children. The city has also proposed providing tax credits to help low-income New Yorkers pay for child care.

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CITY PROFILES



Providence, Rhode Island

(pop. 175,255)

To better understand the existing resources, challenges, and opportunities for combating poverty and building a more economically stable Providence, Mayor David N. Cicilline announced the creation of the Poverty, Work, and Opportunity Task Force in January 2007 in his inaugural address.

Mayor Cicilline felt the city could better integrate its various public and nonprofit sector efforts to combat poverty, which afflicts more than one quarter of Providence residents. Additionally, a task force could generate not only a deeper understanding of the problem, but the need for better service coordination as well. Through an executive order, a task force was commissioned to develop and define an agenda that would reduce poverty, and “grow, retain, and reclaim the middle class in Providence by increasing the ability of Providence’s low-income families to improve their economic status while decreasing their barriers to economic advancement.”

The resulting report, *Pathways to Opportunity*, is the culmination of months of

extensive research and analysis performed by this group of community and business leaders. Their recommendations focus on providing targeted opportunities for the poor to get ahead, including adult education, job skills training, exposure and access to jobs with career paths, and work supports to help low-wage earners meet their basic needs. In addition, the task force recommends efforts to help Providence residents receive adequate wages, health insurance, child care subsidies, and the Earned Income Tax Credit. Additional strategies are targeted around connecting youth to jobs and college, and providing resources to help youth complete high school with the necessary skills to succeed, enroll in and graduate from college, and gain access to career exploration and development services.

The task force also made recommendations for connecting residents to the financial mainstream. This goal would be achieved through increased financial education, access to affordable banking services, monitoring of predatory lending practices, and other creative methods to foster long-term poverty prevention.

The City of Providence has recognized the importance of partnerships in all stages of this work, from the creation of the task force to the development of free and low-cost checking and savings accounts for city residents. Mayor Cicilline continues to work with leaders from the business, community, and philanthropic sectors to advance key recommendations of the task force report.

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CITY PROFILES



San Francisco, California

(pop. 744,041)

Spearheaded by Mayor Gavin Newsom, Communities of Opportunity (COO) is an innovative partnership between residents, the City and County of San Francisco, and philanthropic organizations that have come together to revitalize the city's struggling neighborhoods. With members that include 15 city departments, eight private foundations, 30 nonprofits, and more than 1,000 residents, COO is a new approach to breaking the cycle of poverty through smart government, strong communities, and serious collaboration.

COO started with a pilot project working to change the lives of 2,600 families in the southeastern section of the city, and as it demonstrates success, it will be rolled out in other areas of the city. In each area of concern – youth, employment, health, safety, social capital, development, environment, and personal power – there are a series of catalyst programs that help move individuals toward the goal of living happy, safe, productive, and fulfilling lives.

Determined to see measurable improvement within five years, COO will require a cultural shift at every level and has leveraged millions of dollars in economic catalysts to transform communities. The mayor's office is leading an effort to share data, improve communications

with families, and get city departments, nonprofits, and schools to work together to change the most disconnected neighborhoods. Action teams help prioritize services and choose the neighborhood organizations to provide them. The city, nonprofits, and residents alike are held accountable for measuring and achieving results.

Finally, the City and County of San Francisco is helping keep low-income residents out of poverty through the Bank On San Francisco initiative. Before the initiative was launched, an estimated 50,000 San Francisco residents did not have bank accounts. In response, City Treasurer José Cisneros, with support from Mayor Newsom, partnered with local banks and credit unions to offer poor families low-cost, no-minimum balance accounts so that they would no longer have to rely on payday lenders and check-cashing businesses.

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CITY PROFILES



Savannah, Georgia

(pop. 127,889)

Savannah's anti-poverty efforts were sparked by concerns over the city's growing income inequality, as well as the fact that, according to the 2000 U.S. Census, Savannah's poverty rate has remained stagnant at 22 percent for the last 30 years.

The city convened an Anti-Poverty Task Force in 2003. The University of Georgia assisted the task force in its goal to identify the challenges faced by residents living in poverty, and the strategies needed to help them move out of poverty. The task force identified best practices and brought in community stakeholders from other communities for ideas and insight.

These efforts led to the development of a poverty reduction action plan that was adopted by the Savannah City Council in 2005. With the collaboration of over 80 different organizations with a common agenda of reducing poverty, the city launched Step Up Savannah, an anti-poverty initiative in which eight action teams focus on the following areas:

- Affordable housing;
- Asset building;
- Dependent care;
- Education;
- Energy assistance;
- Health care;
- Transportation; and
- Workforce development.

One of the strategic goals for the initiative is to help families build assets. An action team was created to work on reducing homeownership barriers, increasing savings through expanded EITC outreach, reducing the use of refund anticipation loans (RALs), developing an individual development account (IDA) program, and increasing access to financial education and mainstream financial services.

In addition, the City of Savannah developed a pilot program in 2006 to provide intensive services to 25 families living in poverty, while also helping the city learn about the specific barriers that poor families face in achieving financial security. The program is staffed by

volunteers assigned to each family to provide comprehensive support. Two local neighborhood organizations are also receiving stipends to work closely with the families. Families will receive asset-building services and opportunities such as financial education and access to savings programs.

Finally, the city has worked with local employers to address the challenges of their low-wage employees by making public work supports available to them. As a complement to this work, the city hosts poverty simulation exercises to help business and other community leaders understand the

challenges that low-income families face from month to month. Since 2003, more than 2,500 residents have participated in these poverty simulations.

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CITY PROFILES



St. Petersburg, Florida

(pop. 248,098)

Midtown is a neighborhood in St. Petersburg that has struggled with high unemployment and under-employment coupled with a lack of resources, such as supermarkets, banks, medical facilities, and cultural opportunities. The city has had a long tradition of using grassroots neighborhood initiatives to elevate the needs of the community. In keeping with this tradition, the Midtown Economic Development Department was created in 2002 to spur development and opportunity in the neighborhood. This initiative began with community-wide meetings, focus groups, and other efforts to gather information regarding what residents wanted and needed to make their community thrive.

Based on this feedback, the initiative is primarily focused on economic development and education. To bring more resources into the community, the recently-completed Tangerine Plaza includes a Sweetbay supermarket and retail space, as well as a theater, health center, revitalized housing community, the Carter G. Woodson African-American History Museum, and the

Seaboard railroad station. The initiative is also working toward the completion of a full-service bank, a post office, a Job Corps site, and the revitalization of a park. As part of the economic development side of the initiative's work, the city's Business Assistance Center helps build the capacity of existing Midtown businesses and provides incentives to entice prospective entrepreneurs and small businesses to open in the community. The center provides one-on-one counseling, financial education, and loans.

The Midtown Economic Development Initiative and the city are currently working together to host local job fairs, improve emergency services, and offer financial literacy courses. There are also a number of programs to provide residents with affordable housing, as well as the Wealth Building Coalition, which provides counseling for first-time home buyers.

Mayor Rick Baker, who is uniquely positioned to bring the city and business community together as the former president of the St. Petersburg Chamber of Commerce, launched his Mayor's Mentors & More initia-

tive in 2002. Through corporate sponsorships and sector-wide partnerships, this program brings mentors and scholarships into all of the city's schools. The number of corporate partners, ranging from small businesses to the Devil Rays Corporation, *St. Petersburg Times*, and IBM Corporation, has grown to over 70 businesses contributing generous funds, mentors, tutors, internship programs, and other resources and assistance for each school's students. Additionally, the mayor's newest education program, Partnership to Advance School Success (PASS), is a

statewide model for improving student achievement and raising the grade level of Florida's lower-performing schools.

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Resources

National League of Cities' Institute for Youth, Education, and Families

The National League of Cities' (NLC) Institute for Youth, Education, and Families (YEF Institute) has produced several toolkits and resources that city officials can use in their efforts to combat poverty:

- **Maximizing the Earned Income Tax Credit in Your Community: A Toolkit for Municipal Leaders:** Recognizing that each city is unique, this toolkit highlights the diverse roles that local governments can play in helping families claim the Earned Income Tax Credit (EITC). To assist municipalities in developing an EITC outreach campaign, this guide offers concrete steps, lessons from existing campaigns, specific roles for elected leaders, city examples, and links to other useful resources.

<http://www.nlc.org/iyef/eitc>

- **Action Kit for Municipal Leaders on Helping Working Families:** This action kit describes steps that mayors, city councilmembers, and other municipal leaders can take to help working families through city-led multi-benefit outreach campaigns. The action kit describes how to get started, highlights proven outreach strategies, and offers background information and suggestions for places to which cities can turn for help to start a campaign.

<http://www.nlc.org/ASSETS/2EBA4F749F324321BB0299A7A75903A4/hwfactionkit.pdf>

- **Screening Tools to Help Families Access Public Benefits:** Many communities use multi-benefit screening tools to help families learn about all of the state and federal benefits for which they are likely to be eligible and the financial impact these benefits could have on their family budgets. This publication provides a brief introduction for municipal officials to some of the approaches, considerations, and specific technology options for using screening tools that connect eligible residents to key benefits.

<http://www.nlc.org/ASSETS/E2DF31BA4AFF4ADEB19BA434142B0545/iyefscreeningtools.pdf>

National League of Cities' Stimulating Municipal Action to Address Poverty and Equity Project

This NLC project provides information, technical assistance, and other resources to city officials on strategic approaches to poverty reduction. Two resources from the Municipal Action to Reduce Poverty Project are particularly useful to city leaders:

- **Tapping the Power of City Hall to Build Equitable Communities: 10 City Profiles:** Published in March 2007, this book provides an in-depth look at the broad range of municipal capacities and powers used in ten very different American cities to promote racial, economic, political, and social equity. Based on more than 100 in-person, detailed interviews with

municipal leaders from the ten cities, the authors provide insight into the complex partnerships and collaborations among municipal officials, neighborhood groups, business leaders, and local nonprofit organizations to move local equity agendas forward. From initiatives that create a local culture of fairness and inclusiveness to improved services for low-income neighborhoods and participatory governance processes, municipal leaders are making a difference in improving the quality of life in low-income neighborhoods.

http://www.nlc.org/resources_for_cities/programs_services/poverty_reduction_strategy_project/poverty2006.aspx

- **Tapping the Power of City Hall to Build Equitable Communities: 17 Promising Practices:** Published in November 2006, this publication features effective local programs and initiatives that support the equity agendas of the ten cities featured in Tapping the Power of City Hall to Build Equitable Communities: 10 City Profiles. The programs range from Savannah's poverty simulations to Kalamazoo's Summit on Racism and Charlotte, N.C.'s Neighborhood Quality of Life Assessments. Taken together, the 17 promising practices address issues of race, participatory governance processes, strategic use of data, and innovative service delivery programs.
www.nlc.org/resources_for_cities/programs_services/poverty_reduction_strategy_project/ppbook2006.aspx

Additional National League of Cities Resources on Poverty and Economic Opportunity

NLC's Municipal Action Guides, Futures Reports, and other publications provide guidance to municipal officials on how to reduce poverty and promote economic opportunity in their cities and towns.

- **Building Partnerships for Economic Vitality:** This NLC Municipal Action Guide, published in 2006, discusses the array of challenges that today's rapidly changing global economy presents to America's cities and towns and how municipal officials need to work with key community partners to successfully respond.
http://www.nlc.org/ASSETS/11AD3CD8285A4DEA8E69999A264C59CB/EV06MunAcGuide_EconVitality.pdf
- **Creating Equity and Opportunity in America's Cities and Towns:** This report from NLC's CityFutures Program, published in 2005, offers a framework for understanding the emerging challenges their communities face and strategies that municipalities can take to address these challenges.
<http://www.nlc.org/ASSETS/3B049B2C31C847969EB71FD594EB7C9B/Equity%20Opportunity%20Report.pdf>
- **Trends, Policies, and Economic Conditions Affecting Poverty in America's Cities and Towns:** This NLC report from 2004 looks at factors that are contributing to growing inequalities in America.
<http://www.nlc.org/ASSETS/77A3BD9E856940D48D836A3EBC88F06F/trends,%20policies,%20and%20economic%20conditions.doc>

Census Bureau Data

The U.S. Census Bureau offers valuable data highlighting the scope and nature of poverty in the United States.

- **Poverty Information and Data**

The Census Bureau's main Web page on poverty provides basic facts on poverty in America, trends for selected groups, reports and briefs on poverty, estimates for states, counties, and school districts, and other useful data.

<http://www.census.gov/hhes/www/poverty/poverty.html>

- **Income, Poverty, and Health Insurance Coverage in the United States: 2006**

by Carmen DeNavas-Walt, Bernadette D. Proctor, and Jessica Smith, U.S. Census Bureau, August 2007. This report presents data on income, poverty, and health insurance coverage in the United States based on information collected in the 2007 U.S. Census Bureau Current Population Survey (CPS).

<http://www.census.gov/prod/2007pubs/p60-233.pdf>

General Resources

- **The Center for Rural Strategies:**

The Center for Rural Strategies seeks to improve economic and social conditions for communities in the countryside and around the world through the creative and innovative use of media and communications.

<http://www.ruralstrategies.org/default.html>

- **From Poverty, Opportunity**

by Matt Fellowes, Brookings Institution Metropolitan Policy Program, July 2006.

http://www.brook.edu/metro/pubs/20060718_PovOp.htm

- **From Poverty to Prosperity: A National Strategy to Cut Poverty in Half**

by Mark Greenberg, Indivar Dutta-Gupta, Elisa Minoff, Center for American Progress, April 2007. The Center for

American Progress Task Force on Poverty calls for a national goal of cutting poverty in half in the next ten years and proposes a strategy to reach the goal.

http://www.americanprogress.org/issues/2007/04/pdf/poverty_report.pdf

- **How (Not) to Talk About Poverty**

by Margy Waller, Center for Community Change, December 2006.

<http://www.inclusionist.org/files/How%20Not%20to%20Talk%20About%20Poverty.pdf>

- **New Perspectives on Poverty**

by John Cochran, *Congressional Quarterly*, October 2006.

<http://www.cfed.org/newsroom.m?id=29&parentid=7&pubid=138>

- **Repairing the Urban Economic Ladder: How Cities Get the Market to Work for the Poor**

by Matt Fellowes, Brookings Institution Metropolitan Policy Program, March 2007.

http://www3.brookings.edu/metro/speeches/fellowes20070306_taskforce.pdf

- **Rewarding the Work of Individuals: A Counterintuitive Approach to Reducing Poverty and Strengthening Families**

by Gordon L. Berlin, MDRC, September 2007.

<http://www.mdrc.org/publications/443/overview.html>

- **Special Report on Ending Poverty in America**, *The American Prospect*, May 2007.

This collection of articles was produced by the American Prospect, in collaboration with Demos, the Northwest Area Foundation, the Annie E. Casey Foundation, and the Council on Foundations.

http://www.prospect.org/cs/archive/view_report?reportId=22

- **Struggling to Make Ends Meet: What Can Be Done And Who Should Do It?**

by the Northwest Area Foundation, March 2006.

<http://www.nwaf.org/Content/Files/Briefs/SDBrief.pdf>

● **Targeting Poverty: Aim at a Bull's Eye**

by Jodie Levin-Epstein and Webb Lyons,
Center for Law and Social Policy, October
2006.

http://www.clasp.org/publications/targetingpovertytakingaimatabullseye10_06.pdf

● **Two Steps Back: City and Suburban
Poverty Trends 1999-2005**

by Alan Berube and Elizabeth Kneebone,
Brookings Institution Metropolitan Policy
Program, December 2006.

http://www.brook.edu/metro/pubs/20061205_citysuburban.htm

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