

Local Interventions for Financial Empowerment through Utility Payments (LIFT-UP)

St. Petersburg, Florida

Population: 249,688 (from [2013 U.S. Census](#))



Program Goals: In 2013, the National League of Cities partnered with five pilot cities to launch Local Interventions for Financial Empowerment through Utility Payments (LIFT-UP), an innovative pilot program to help low-income families pay their utility bills and achieve financial stability. LIFT-UP aspired to 1) impact the payment patterns of residents with a history of unpaid utility bills, 2) identify a demand for the program from the target population and 3) determine whether the model is worth expanding based on its success with pilot participants.

This program allowed the City to test the framework of aligning local financial empowerment services with municipal utility department collections practices, with the goal of identifying our struggling families and assisting them to become financially secure.

Key City Partners:

[City Council](#): Supports city's financial empowerment efforts (LIFT-UP Champion).

[Billing and Collections Department](#): Provided incentives for clients who successfully completed the program. Also provided program support and administrative data and served as the project lead. [Neighborhood Home Solutions](#) (NHS): Principal financial empowerment provider, helping residents develop a budget based on their income and customized feasible repayment plans.

Our community partnership with the Neighborhood Home Solutions who served as an exceptional asset to the City in the LIFT-UP program along with the support of Mayor Kriseman was extremely positive. Specifically important to recognize is Council Member Karl Nurse who introduced us to and championed the program's causes. He was our greatest supporter and was the only City Council person from any of the five cities serving as an instrumental part of a city team.

St. Petersburg Highlights: The Billing and Collections staff developed a hands on approach to enrolling residents. Many residents noted their appreciation of this personal form of communication. This method is credited with helping St. Petersburg enroll 100 LIFT-UP participants. One of the most unique aspects of St. Petersburg's LIFT-UP pilot was the team's willingness to customize the program to each resident on an as needed basis. St. Petersburg offered residents great flexibility in their repayment plans. NHS worked with participants to determine their true financial ability to pay, creating some repayment plans as low as \$5 a month and extending up to 24 months. St. Petersburg's LIFT-UP pilot grew out of the city's focus on VITA and homeownership preservation programs.

St. Petersburg Pilot Success: While data on St. Petersburg's LIFT-UP program is still being collected, the preliminary results show residents making positive improvements in the LIFT-UP program:

- St. Petersburg LIFT-UP participants saw an overall lower proportion of accounts that are at risk for shut-off.
- St. Petersburg LIFT-UP participants saw a statistically significant reduction in the average number of shut offs compared to the control group.
- LIFT-UP participants have incurred about \$30 less in avoidable fees than customers in the Control group.

Quote:

"I was behind. I had been out sick because of my diabetes. And I was calling every month asking for an extension. And then she offered it to me" – St. Petersburg resident

Other details: The LIFT-UP pilot was supported by grants from the [Center for Financial Services Innovation](#) (CFSI) [Financial Capability Innovation Fund II](#), [the Ford Foundation](#), and the [Annie E. Casey Foundation](#). As the program's external evaluator, the [Center for Financial Security \(CFS\) at the University of Wisconsin](#) produced a process evaluation documenting the implementation process and will produce an impact evaluation. The [National League of Cities'](#) Institute for Youth, Education, and Families provided each city with in-depth technical assistance and peer networking opportunities through site visits, cross-site convenings, conference calls, and partnerships with national experts.

Resources:

- [Research Brief: LIFT-UP: Innovative City Strategy Reduces Utility Debt and Financial Insecurity for Residents](#)
- [Executive Summary: Implementation and Impact Evaluation of Local Interventions for Financial Empowerment through Utility Payments \(LIFT-UP\)](#)
- [Full Report: Implementation and Impact Evaluation of Local Interventions for Financial Empowerment through Utility Payments \(LIFT-UP\)](#)