

COMMUNITY ALLIANCE OF SARASOTA COUNTY
(www.sarasotaalliance.net)

Economic Self Sufficiency Strategic Planning Work Group

July 12, 2007

Members Present: Barb Bainbridge (for Beverly Stockton)
Jamil Collins
Kirstin Fulkerson
Phillip Gorelick
Richard Martin
Elliott Metcalfe
Tom Pfaff
Steve Queior
Alex Young

Guests Present: Rik Jimison
Sandra Rains

Staff Present: Pauline Tracy

Richard Martin and Steve Queior welcomed everyone and introductions were made.

Earned Income Tax Credit (EITC)

Rik Jimison, Sarasota County Human Services, gave an overview of the EITC program which is designed to provide a tax credit for persons with earned income under a certain income limit to assist them in becoming more economically self-sufficient. The IRS has reported that only 25% of those eligible for the EITC are currently receiving it. Discussion among the group indicated that the actual percentage is more than likely lower than 25%. Rik spearheaded a work group three years ago at the request on Commissioner Mills to publicize and encourage Sarasota County residents to apply for the credit if they were eligible. Flyers were included in most water bills, with County employee paystubs and to employees of the School Board. The group discussed additional ways to distribute the flyers in the future.

Discussion ensued around involving businesses to educate their employees about the tax credit. Some people believe they do not need to file their income taxes if they have very little earned income, but in fact, they could actually receive a refund if they used the EITC. AARP site preparers have been trained to utilize the EITC and the Child Care Tax Credit whenever someone is eligible.

Rik was asked to contact his IRS contact to determine what the real potential is for Sarasota County if the EITC was fully utilized. Rik will also ask if there are

other communities similar to the Palm Beach and Jacksonville who have successful Prosperity Campaigns in place.

Consumer Credit Counseling

Sandee Rains, Consumer Credit Counseling Service, provided an overview of their services. Their mission is to promote financial wellness throughout the community and teach a variety of classes which are open to everyone, regardless of income. Their services include:

- Budget Counseling
- Credit Report Analysis and Counseling
- Debt management and Repayment
- Education Workshops
- Bankruptcy Counseling
- Housing Counseling

There is no charge to the individual for their services and no income limit.

Sandee distributed the 2006 Client Profile which indicated their typical client is a female homeowner in her early 40's, with a small family, eight creditors and total debt of more than double her income.

Sandee reported that one trend that they have noticed is the increase in the elderly who are filing for bankruptcy. Medical bills and the loss of the spouse were cited as some of the common reasons.

Consumer Credit Counseling's biggest challenge is getting the word out about their services. The *Sarasota Herald Tribune* promotes their classes and they are working with the school system to begin providing budgeting classes in the schools. Sandee reported that the average college freshman is over \$7,000 in debt. It has also been difficult connect to the Hispanic community.

Tom Pfaff reported that Goodwill Industries provides very similar services. They currently have a staff of 3 counselors who assist 500 clients. Their challenge is also getting the word out about their services.

Discussion ensued around how to involve businesses in offering their services to their employees. A half-day workshop to educate business owners, office managers and other business professionals on EITC, Goodwill Industries and Consumer Credit Counseling services was discussed. Each of these represent a component in a strategy to help Sarasota County residents become more financially stable.

Although there is only one counselor and Sandee physically located in Sarasota, additional counselors are available by calling their toll free number. Some of

their clients prefer the telephone counseling over the face-to-face counseling sessions.

Building Strong Families Homeless Prevention Program

Phil Gorelick and Jamil Collins provided an overview of the Building Strong Families Homeless Prevention Program that is provided by Jewish Family and Children's Services. The program began in 2003-2004 with one grant and served 97 families and 147 children. It has grown to three grants and served 259 families and 619 children in 2006-2007 for a total of 745 families and 1,983 children in four years.

The program provides case management by the three caseworkers who help families in Sarasota and Manatee counties who are on the verge of becoming homeless deal with life challenges. The caseworkers assist the families in finding resources which will prevent them from becoming homeless. The program is a partnership with the school system and the Continuum of Care partners. Referrals are made to agencies such as Goodwill, Jobs Etc., Season of Sharing and the Community Foundation (for educational scholarships) for assistance. For every \$1 spent on homeless prevention the community saves \$7 to \$8 per family in homes costs. The success rate of the program (children are still in the same school and the family is not homeless) after 6 months is 97%.

Next Meeting

The next meeting was scheduled for Thursday, August 2 at 1:30 at The Landings. The following agencies will be asked to provide the work group an overview of their programs:

- Suncoast Workforce Board
- Catholic Charities (Our Mother's House)
- Goodwill Industries
- Housing Authority
- Community Housing Trust
- Suncoast Partnership to End Homelessness
- Habitat for Humanity
- Salvation Army (transitional housing)