

# **Toolkit for Local Government**

Municipal and county governments often find that it is difficult to balance civic pride with the challenges that many residents and employees face. Even with many economic indicators showing that we have recovered from the recession, most communities still have families that are struggling to make ends meet. Local governments have more opportunities and challenges than virtually any other entity and United Way offers this toolkit to highlight our commitment to work with you to overcome the challenges our communities face. We will work with you every step of the way to advance the common good in our community.

**Multiple Stakeholders** – Three categories of stakeholders have different personal needs and can be engaged in different ways to share solutions across the organization and community. It often is difficult to offer each group constant attention, however, having an empowered team or individual that is tasked with monitoring the needs and opportunities, or a scheduled review of each group can prevent institutional neglect.

- Residents' needs are diverse and complex yet it is critical to have specific and integrated strategies to
  inform (e.g. social media, notices, SMS), engage (e.g. job fairs, FAFSA support, tax preparation, credit
  building, healthcare navigation) and serve (e.g. supportive housing, elder services). Developing an
  integrated strategy and consulting community members on how to better message and engage
  residents can increase participation and impact.
- Employers often have many of the same needs as the residents that they serve yet do not receive the same attention and support as a constituency. The Employer Solutions Guide has many resources and ideas for municipalities to help stabilize and care for their workforce.
- Businesses, Organizations and Institutions are both consumers of municipal services and potential
  partners to provide community support. An inclusive vision for how they can contribute to a healthy
  vibrant community provides an opportunity for staff and elected officials to welcome them into a
  partnership that achieves a common goal.

**Leveraging Resources** – Often it is an assumption, rather than a law or policy, which prevents municipalities from getting more out of their relationships. Making a request is often appropriate and powerful but requires knowing what is desired or an openness to discovering new possibilities.

- Capital investments have the biggest potential for economic impact, yet there are often limitations on hiring requirements and providing preference to local firms. Providing capacity building for local firms in advance of major projects, requesting contractors to participate in local job fairs or to share resources with their employees all are just a few good ways to get more out of existing regulated projects.
- Cross-promotion is often a way to get more out of existing relationships. What are the municipality's
  goals and how can unrelated contracts, vendors, departments and stakeholders etc. support that goal?
  Creating systems and a culture that promotes 'upselling' solutions can spur innovation as well as deploy
  more resources to bring more tax refunds to a community, increase rates of child health insurance
  coverage, and reduce dependence on payday lending etc.
- Deposits for various reserves and operating accounts often total in the millions and yet there is often
  little strategy with where those dollars are deposited. Many cities have found great success in evaluating
  if their current depository institution is responding to its community's business and consumer banking
  needs. If they are not doing an outstanding job, having a conversation with them is often quite
  motivating. Moving deposits from unresponsive to responsive institutions can create more economic
  vitality at little to no cost to a municipality.
- Tax preparation impacts virtually every resident and employee and is a tremendous tool to educate, engage and empower ALICE families. Asset and credit building opportunities are made easier or even possible by a tax refund. Since health, education, employment, dependent care and investing all come together in taxes it has almost limitless leverage potential. Since calling 211 and logging on to <a href="https://www.MyFreeTaxes.com">www.MyFreeTaxes.com</a> can help people across every US community access the highest quality and cheapest (free) tax preparation assistance, it is an easy and effective solution.

### **Financial Education and Credit**

- A financial stability framework can help ensure that your community has all the products, programs and
  policies to promote equitable opportunity. The Household Financial Security Framework by CFED is a
  great place to start if your community does not yet have one.
- Credit impacts everything from the cost of car insurance to qualifying for an apartment. Having strong relationships with a non-profit credit counseling agency and a credit building partner (e.g. credit union, bank, Capital Good Fund) is essential to protect and strengthen your residents and employees.
- Financial knowledge and skills can come through formal classes (provided by non-profits and banks), peer support groups (e.g. couponing clubs) or topical lunch and learns (provided by banks and other partners). Many institutions are looking at how to integrate financial capacity work into existing programs and there are some best practices; http://cfed.org/programs/integrating\_financial\_capability/.
- Payday lenders often are difficult to manage but there are several tools available. Zoning and signage
  ordinances can be used to constrain lenders but a vibrant and viable alternative is essential (e.g. local
  credit union, Capital Good Fund). Consumers have many protections (60 day repayment grace period
  etc.) and you can report any group not properly registered with the state or violating the rules. Contact
  the Florida Division of Consumer Finance to check on a lender or report them 850-487-9687.
- Rent payments to the municipality can be reported to credit bureaus to build resident's credit. Easy services are now available through many non-profit partners as well as the three main bureaus.

### **Housing and Transportation**

- Bus passes are often available at a discount through employers. Van and carpooling can be privately
  coordinated and are often subsidized by regional commuter services which also provide emergency
  rides home, carpool matching services and "schoolpool" for parents with kids.
- Employers or other groups can promote voluntary 'phone trees' that can help people living in a common area to reach out for transportation assistance in the event of a car issue etc.
- Bad or no credit increases the cost of insurance and often makes car or home purchases unaffordable.
   Supporting credit building can help manage transportation and other life costs. Groups like Capital Good Fund and some local credit unions provide credit for individuals with poor credit to get reliable vehicles at cheaper rates than a 'buy-here-pay-here' while building credit.
- Leading conversations with local employers about their employees' transportation needs can lead to innovative private transportation options or highlight partners that can help advocate for greater public transportation.
- Engaging neighboring municipalities or the county regarding current and future transportation needs can lead to reciprocity between transit systems, coordination of resources and ideas on how to collaborate to address common issues.
- Many agencies throughout our community have a partnership with our local bus provider and receive bus passes to help their clients get to job interviews, or other needed appointments.
- Ridesharing groups such as Uber and Lyft are adding more opportunities to address needs of seniors, students, medically needy etc.
- The <a href="https://www.HousingCounts.org">www.HousingCounts.org</a> toolbox provides six categories of strategies that highlight what role state and local governments can play to ensure the availability of a full range of housing choices.

**Business Development and Retention** – A municipality is well positioned to address diverse issues so it is critical to learn what businesses really need and not just what they assume you care about.

• 'Platinum certification' has been adopted in many parts of Florida to designate cities that have met certain permitting and process standards. Time is money and one of the fastest ways to discourage investment in your community is if it takes more time to start a business, occupy a space, etc.

Workforce stabilization is rarely a topic addressed with businesses. Financial stress reduces a
workforce's productivity and as unemployment and underemployment rates drop, turnover and the
related costs will increase; stabilizing workforces helps stabilize businesses and the workers' families.

**Workforce Development and Retention** – Florida has a cheaper workforce than many other states but it is essential that businesses and communities develop their current and future workforce.

- Pell Grants can help graduating high school seniors and adults access millions of dollars to pursue a trade certificate or university degree. Helping people file taxes and their FAFSAs are concrete ways to help the current and future workforce afford to develop new skills.
- CareerSource has offices around the state and offers free placement services, help with internship
  programs, bonding and even funding on the job training. Helping promote and navigate these
  meaningful services can create real saving and value for businesses and residents alike.
- CareerEdge is a Florida based national best practice for how non-profit and for profit businesses can
  cooperate to build and stabilize a workforce in high growth industries. Many of their programs can be
  replicated in your community.
- A 401K program is often underutilized because employees do not think they can find the dollars to save even with an employer match. Opt-out policies for enrollment and partial use of a COLA/raise to increase contributions lead to higher participation and savings than traditional opt-in policies.

#### **Health and Wellness**

- Healthcare Literacy: Providing employees and residents with preventative care best practices, and understanding/managing healthcare costs (e.g. out of pockets, deductibles and copays) improves health outcomes and financial stability.
- KidCare is health insurance available for all legal resident children in Florida regardless of parental income. The premiums are determined on a sliding scale based on income, but even the highest premiums are often less expensive than those of many employer provided family plans.
- Flex Spending Accounts (FSA) provide employees with a way to better manage healthcare costs. Employers may contribute to the FSA as an added incentive and benefit to participate.
- Wellness Programs (smoking cessation, gym discounts, 5K event teams, standing desks) help to create
  a healthier work environment and community. Health insurance companies, local hospitals/clinics or
  nonprofits often offer these at low to no cost.

## **Special Considerations and Populations**

- There are many specific populations that can access individual services as well as more comprehensive support. The following reflect just some of the groups that may have access to specialized support: Veterans, LGBTQ, persons with disabilities, persons with HIV/AIDS, cancer patients, grandparents raising children, children and youth with behavioral and developmental disabilities, unemployed, undocumented residents, victims of abuse. Collaborating with groups serving these groups can help municipalities address unique issues they otherwise may feel ill equipped to address.
- Benefits cliffs exist when a marginal increase in earnings or self-sufficiency results in a disproportionate
  loss of benefits, support and, therefore, stability. Municipalities often have programs and systems that
  have these unintentionally built in. It is critical that municipalities 1) not create additional cliffs, 2) create
  systems that incent increased self-sufficiency and 3) encourage the county and state systems to
  eliminate these punitive and counterproductive mechanisms.
- Legal needs and issues often tip at-risk households into crisis and poverty. Promoting affordable legal representation, free legal aid and accessible pro se options help vulnerable populations stabilize and return to being healthy productive community members.
- Technology is now a necessity for learning and in finding/maintaining employment. Technological skills
  are critical for today's and tomorrow's workforce and access to high-speed internet and reliable
  hardware is a critical component. <a href="EveryoneOn.org">EveryoneOn.org</a> is a great way for residents to find affordable internet
  access and hardware. A municipality can develop a strategy to promote tech access by contacting
  <a href="Maintenancemon">Maribel@EveryoneOn.org</a>.