

# Florida Prosperity Partnership



## Welcome

11/28/2011

ORLANDO REGIONAL MEETING



# **Florida Prosperity Partnership**

## **WELCOME AND INTRODUCTIONS**

**JOAN NELSON**

**VICE PRESIDENT OF COMMUNITY INVESTMENT  
HEART OF FLORIDA UNITED WAY**



# Florida Prosperity Partnership

**KAYE SCHMITZ**  
**FPP PRESIDENT/CEO**

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# Florida Prosperity Partnership

## THANK YOU TO OUR GENEROUS FUNDERS...



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## SOCIAL MEDIA



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## NATIONAL UPDATE

- **NATIONAL COMMUNITY TAX COALITION (NCTC)**
  - **VITA Act of 2011**
  - **Capitol Hill Day**



# Florida Prosperity Partnership

## NATIONAL UPDATE



- **NATIONAL COMMUNITY TAX COALITION (NCTC)**
  - **VITA Act of 2011**
  - **Capitol Hill Day**
  
- **CFED**
  - **FPP is Florida State Lead Organization in nationwide Assets and Opportunities Network**
  
  - **6 Florida Organizations out of 26 are Lead Local Organizations**
    - **United Way of Tampa Bay**
    - **Catalyst Miami**
    - **United Way of North Central Florida**
    - **Family Foundations**
    - **United Way of Marion County**
    - **RealSense Prosperity Campaign**



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## NATIONAL UPDATE CONTINUED...

- **IRS**
  - **Continuation of Schedule C Pilot**
  
- **NATIONAL DISABILITY INSTITUTE (NDI)**
  - **REI Tour Toolkit**
  - **DEI – Disability Employment Initiative**
  
- **FDIC**
  - **Small Business version of Money Smart coming**



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## OTHER NEWS

- **Annual Report/Report to the Community to be published by the end of the year**
- **FPP Client Stories Section of Website**
- **FPP Strategic Plan being updated**
  - **Committees**
  - **Speakers Bureau**
- **Your Choice for Upcoming Webinars**
- **FPP Train the Trainer Resource coming in January 2012**



# Florida Prosperity Partnership

## NEW FPP BOARD MEMBERS - Taking office January 2012

- **Roger Mercado, Ft. Myers**
- **Katie Metz, Statewide**
- **Joan Nelson, Orlando**
- **Ron Sharpe, Panama City**
- **Amber Tynan, Statewide/Southeast**
- **Jeff Winkler, Jacksonville**



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**JANET HAMER**  
**FPP BOARD CHAIR**  
**FEDERAL RESERVE OF ATLANTA,**  
**JACKSONVILLE BRANCH**

# **BANK ON FLORIDA UPDATE**

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**BANK ON FLORIDA**  
*local initiatives benefit everyone*

**HERE'S HOW**

**State of Florida benefits include:**

- More disposable income for Floridians to spend in Florida rather than with out of state alternative service providers
- Less need for already-strapped human services dollars

**Community benefits include:**

- Improved crime rate since residents no longer keep cash at home
- More opportunities for asset building service providers to improve their clients' financial stability
- Overall community economic vitality since citizens are more economically stable

**Financial Institution benefits include:**

- Access to the untapped market of the un- and under-banked

**Individual Floridian benefits include:**

- More disposable income, protected income, and increased wealth-building opportunities



A statewide collaboration of organizations holistically focused on providing life-enhancing services to Floridians.

**Florida Prosperity Partnership  
 Board of Directors**

Janet Hamer, Federal Reserve Bank, Chair  
 Daniella Levine, Human Services Council, Miami, Vice-Chair  
 Sandra Bernard-Bastien, Children's Serv. Council, Broward, Sec.  
 Ted Granger, United Way of Florida, Treasurer

Bob Arnold, FLAIRS  
 Anika Coney, Hillsborough Co.  
 Dr. Michael Gutter, University of Florida  
 Valerie Hendrix, Wachovia/Wells Fargo  
 Karen Landry, War on Poverty  
 Deana Lewis, SunTrust Bank  
 George Owen, Regions Bank  
 Obdulio Piedra, Great Florida Bank  
 Maureen Quinlan, United Way of Marion County  
 Brittany Richards, Heart of Florida United Way  
 Michael Roush, National Disability Institute  
 Susan Senkarik, United Way of Escambia County  
 Ellen Stoffer, United Way of Tampa Bay  
 Barbara Travis, Internal Revenue Service

**Florida Prosperity Partnership Funders**



**JOIN US.**  
*Your community will  
 thank you.*



An umbrella organization  
 to support and foster the creation  
 of local Bank On Initiatives  
 throughout Florida.

[www.floridaprospertypartnership.org](http://www.floridaprospertypartnership.org)

# Florida Prosperity Partnership



## INITIATIVES ALREADY BEGUN

- **ST. PETERSBURG**
- **MARION COUNTY (OCALA)**
- **JACKSONVILLE**
- **SOUTHWEST FLORIDA (OCTOBER 2011)**

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## UPCOMING CAMPAIGNS

- **SOUTH FLORIDA**
- **VOLUSIA/FLAGLER**
- **CENTRAL FLORIDA**
- **LAKELAND**
- **TALLAHASSEE/BIG BEND**

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[WWW.BANKONFL.ORG](http://WWW.BANKONFL.ORG)



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**KAYE SCHMITZ**  
**FPP PRESIDENT/CEO**

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# **FLORIDA INFORMATION NETWORK**



**Project funded by the Jessie Ball  
DuPont Fund**



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## WAYS TO WORK FLORIDA



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**Florida Prosperity Partnership**

**JOAN NELSON**

**WAYS TO WORK CENTRAL FLORIDA**



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**JANET HAMER  
FPP BOARD CHAIR**

**FEDERAL RESERVE OF ATLANTA,  
JACKSONVILLE BRANCH**

**CRA 101 HIGHLIGHTS**

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# What Is CRA?

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CRA Statute --12 USC 2901 (Reg. 12 CFR 25)

1977: Congress passed the Community Reinvestment Act – Federal banking regulatory agencies issued Regulation BB to implement law.

- Enacted to prevent redlining and to encourage financial institutions to help meet the credit needs of all segments of their communities, including low- and moderate-income (LMI) neighborhoods
  - Including low- and moderate-income individuals and tracts.
  - Including businesses/farms of different sizes and borrowers of different income levels.
  - Consistent with safe and sound operations.

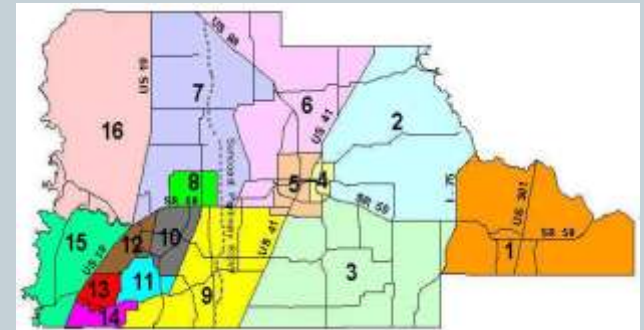
# What is CRA?

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- CRA requires regulators of federal financial institutions to assess the record of each bank and thrift in helping to fulfill their obligations to the community and to consider that record in evaluating applications for charters or for the approval of bank mergers, acquisitions, and branch openings
- CRA applies to federally insured depository institutions, national banks, thrifts, and state-chartered commercial and savings banks



- Each bank is evaluated on how well it serves its “assessment area”
- Assessment area:
  - Geographies in which bank has its main office, branches, and deposit taking ATMs
  - Surrounding areas where bank has originated or purchased a substantial portion of its loans
  - Must consist of “whole geographies”



# Key Definitions

## Community Development

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- Affordable Housing for LMI individuals;
- Community services targeted to LMI individuals;
- Activities that promote economic development by financing small business/farms.
- **Area Revitalization and Stabilization**
  - Low- or moderate-income geographies;
  - Designated disaster areas; or
  - Distressed non-metropolitan middle-income geographies
  - Underserved non-metropolitan middle-income geographies



# Types of CRA Examinations

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- Exam Types
  - Small Bank
  - Intermediate Small Bank (ISB)
  - Large Bank

<http://www.ffiec.gov/cra/examinations.htm>

# CRA Ratings

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- A bank's record of meeting community needs is considered during an application review for a merger, acquisition, or branching
- Outstanding
- Satisfactory (High Sat/Low Sat)
- Needs to Improve
- Substantial Noncompliance



# What Banks Look for in Partners

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- Capacity
- Proven Performance
- Sustainability
- Assessment and Responsiveness
- Innovation
- Target Market Penetration
- Recordkeeping and Accountability



# Public File for All Institutions

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- Full file at the main office and at one office in each state
- Limited file at branch locations
- All written comments for the current year and two previous years
- Most recent public evaluation
- List of all branches - address and geographies
- List of services
- Map of Assessment Areas
- Last two years HMDA Disclosure Statement



# Resources

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- FFIEC Community Reinvestment Act Page  
<http://www.ffiec.gov/cra/>
- FFIEC Guide to CRA Data Collection and Reporting  
<http://www.ffiec.gov/cra/guide.htm>
- FFIEC Guide to HMDA Reporting  
<http://www.ffiec.gov/hmda/guide.htm>
- Federal Reserve Bank CRA Guide  
[http://www.dallasfed.org/ca/epersp/2007/4\\_2.cfm](http://www.dallasfed.org/ca/epersp/2007/4_2.cfm)
- FFIEC CRA Q & As 2009  
<http://www.fdic.gov/news/news/press/2009/E8-31116.pdf>

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**FLORIDA KIDCARE**

**DAWN STEWARD**

**FLORIDA COVERING KIDS & FAMILIES**

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# Fl♥rida KidCare

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Dawn Steward, Chair

Orange/Seminole Florida KidCare Coalition

Healthy Start  
COALITION INC.  
ORANGE COUNTY

Every Baby Deserves A Healthy Start

[www.healthystartorange.org](http://www.healthystartorange.org)

# Florida Covering Kids & Families

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- *Orange/Seminole Florida KidCare Coalition* works collaboratively with businesses and individuals to advocate and conduct outreach for Florida KidCare, our state's children's health insurance program.
- The initiative aims to foster and facilitate innovative methods for enrolling and retaining eligible children in Florida KidCare.
- Coalition members have unique vantage points and access to agency and community resources which foster a productive environment where collaboration results in better health for Florida's children.

# Costs to Communities

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- When their children are ill, employee absences cost business as much as \$12 billion annually.
- 350,000 children in the US are too sick to attend school or childcare every day.
- Mothers are absent from their jobs from 5 to 29 days per year caring for ill children.

# Did you know...

- The vast majority of uninsured children in Florida (87.8%) come from families where at least one parent works.
- More than two-thirds of uninsured children (71.4%) in Florida live in households where at least one family member works full-time, year-round.
- More than 60% of Florida's children live in working-poor families.

# Who's at Risk?

- 18 % (756,770) of all children in Florida are without health insurance.
- It is estimated that:
  - 24.6% of all Hispanic children are uninsured.
  - 18.0% of all African-American children are uninsured.
  - 17.9% of all Asian and Pacific Islander children are uninsured.
  - 12.4% of all non-Hispanic white children are uninsured.
  - 24.3% of low-income children are uninsured.

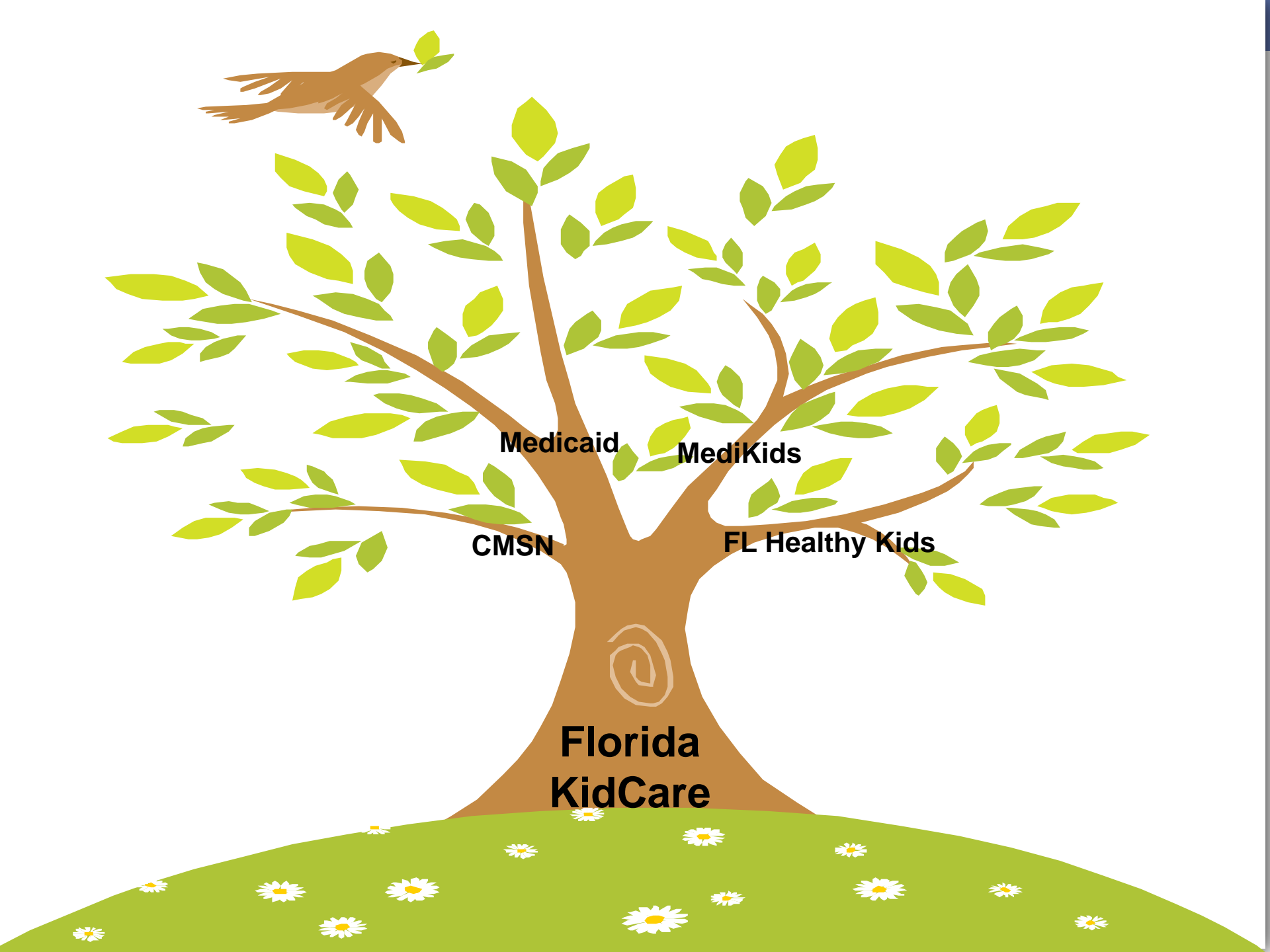
# Benefits to Communities

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- Children with a regular source of health care are more likely to get well-child checkups and have fewer preventable diseases.
- Parents of children who have fewer sick days home from school are less likely to miss work.
- Quality of life is improved for children in the community.

# Fl♥rinda KidCare





**Medicaid**

**MediKids**

**CMSN**

**FL Healthy Kids**

**Florida  
KidCare**

# Application Tips

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- It's easier to apply online! Apply at [www.floridakidcare.org](http://www.floridakidcare.org)
- Enclosing the first month's premium payment may result in earlier coverage.
- Make sure all documents are legible copies and the account/application number and child's SSN is clearly indicated on each document.

# Eligibility Process

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- All applications are:
  - Acknowledged by letter once received and a request for missing information is sent, if needed
  - Screened for Children's Medicaid eligibility. If eligible, the child must enroll in Children's Medicaid.
    - *If referred to DCF, a referral letter to the family is mailed.*
  - Checked for state employment
  - If an applicant indicates their child has special health care needs they are screened for CMSN

# Renewal Process

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- Enrollees must renew coverage every 12 months from date of enrollment.
- Pre-populated notices and forms are sent 60 days in advance of renewal date.
- Online account renewal and renewal forms are also available online at [www.floridakidcare.org](http://www.floridakidcare.org).
- Current income documentation is required with completed renewal form.

# *Florida Covering Kids & Families*

## Partnerships

- Orange/Seminole Florida KidCare Coalition works to maintain partnerships with companies, organizations and schools to provide Florida KidCare information and application/renewal assistance to their employees, clients, customers and community.
- This initiative provides partners with support and technical assistance, while providing the benefits of community collaboration to the organization.
- Through our level system, you can choose your partnership outreach capacity.

# Community Outreach Partnerships

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- Introduce organizations to a valuable health coverage program to increase awareness
- Reach large numbers of eligible, working families
- Establish new communication channels and resources to engage the community

# QUESTIONS

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**Florida Prosperity Partnership**

# **DCF STRATEGIC VISION**

**SUZANNE VITALE**

**REGIONAL MANAGING DIRECTOR  
CENTRAL**

**FLORIDA DEPARTMENT OF  
CHILDREN AND FAMILIES**

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**Rick Scott, Governor**  
**David Wilkins, Secretary**

# Strategic Vision

*Working Together to Transform  
the Way We Serve Florida*

**Mission: Protect the Vulnerable, Promote Strong and Economically Self-Sufficient Families,  
and Advance Personal and Family Recovery and Resiliency.**

# The mission of the Department of Children and Family Services is to...



... Protect the vulnerable ...

... promote  
strong and  
economically  
self-sufficient  
families...



... advance personal and  
family recovery and  
resiliency.

# Strategic Vision

## Four Areas of Focus

**Provide the support and tools employees need to deliver world-class service to Floridians**

**Help Floridians move from entitlement to empowerment**

**Empower Frontline Staff**

**Effect Program Improvements**

**Enable Family Accountability**

**Engage Communities**

**Apply proven best practices to maximize efficiencies and outcomes**

**Seek partnerships that promote local programs designed to strengthen families**

# Empower Frontline Staff



- ❖ Hotline Transformation
- ❖ CPI Redesign
- ❖ Case Management  
Accountability and Information
- ❖ Welfare Eligibility Redesign

**Provide the support and tools employees need  
to deliver world-class service to Floridians**

# Assistance to Independence

Hotline

CPI

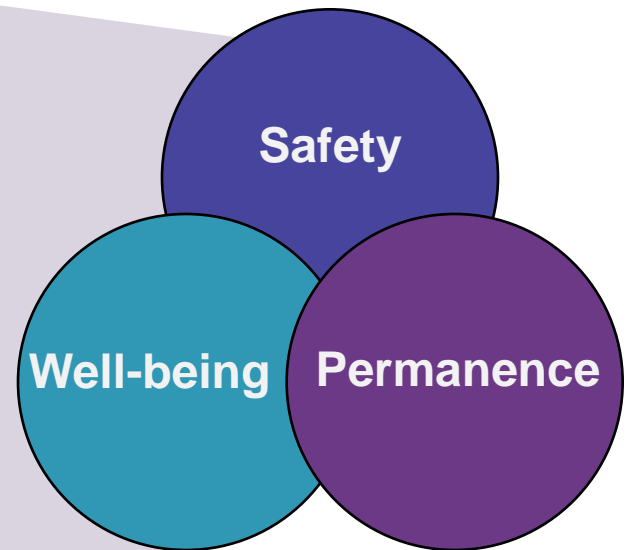
CAIM

CBCs

Other Agencies

Non-governmental  
partners

- Personnel Capabilities
- Decision Support
- Replicable Methods
- Collaboration/Integration



# Effect Program Improvements



**Apply proven best practices to maximize efficiencies and outcomes**

- ❖ HR Strategy
- ❖ Shared Services
- ❖ SAMH Performance Improvements
- ❖ Treatment Facility Improvements
- ❖ Civil / Forensic Redesign
- ❖ PA Fraud
- ❖ Refugee Services Integration

# Enable Family Accountability



- ❖ Advocacy
- ❖ Child Well-being
- ❖ Prevention and Diversion

**Help Floridians move from entitlement to empowerment**

# Engage Communities



**Seek partnerships that promote local programs designed to strengthen families**

- ❖ Community Empowerment
- ❖ Prevention
- ❖ CBC Efficiency
- ❖ ESS Partnerships
- ❖ SAMH Regional System of Care



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**CENTRAL EAST FLORIDA  
REGIONAL UPDATE**

**JOAN NELSON  
AND  
MARK BATCHELOR**

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# The Prosperity Campaign of Central Florida



- **Continuing outreach for VITA, EITC, and FamilyWize initiatives**
- **Public Ally**
  - 2<sup>nd</sup> year of partnership
  - Focus on Pine Hills area
- **Campaign Invitation Letters**
  - *Investing In Results* Cabinets and Council
  - Donors' forum
  - Agency Executive Directors
  - CEOs of major Companies
  - HFUW Boards of Directors

# The Prosperity Campaign of Central Florida



- **Phone Bank**
  - WFTV live remotes
- **Beehive sites at Disney**
  - Continued partnership
- **FAST sites at Disney**
- **FamilyWize prescription discount cards**
  - Over 1 million dollars saved in Central Florida

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**KAYE SCHMITZ**  
**FPP PRESIDENT/CEO**

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# Florida Prosperity Partnership

## FPP NEXT QUARTERLY WEBINAR

➤ Monday, December 12, 2011



# Florida Prosperity Partnership

## FPP 4<sup>TH</sup> ANNUAL STATE CONFERENCE



### Loews Portofino Bay Hotel, Orlando

- May 30-June 1, 2012
- \$109/night - free internet - \$6 parking
- Registration discount for paid members
- Sponsorship packages available now

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# Florida Prosperity Partnership

**THANK YOU FOR BEING  
PART OF THE TEAM**

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