

THE OHIO BENEFIT BANK

INTRODUCTION TO THE OHIO BENEFIT BANK

The Ohio Benefit Bank is a web-enabled, counselor-assisted program used by faith-based and community groups and public agencies at sites across Ohio, in partnership with the **Governor's Office of Faith-Based and Community Initiatives**. Benefit Bank sites allow low and moderate-income Ohioans to file electronically their federal and state income tax returns, while simultaneously determining eligibility, and completing applications, for tax credits and benefits such as the Earned Income Tax Credit, food stamps, child care subsidies, home energy assistance and children's health care insurance.

The Ohio Benefit Bank **breaks down barriers to access** to credits and benefits through one-stop, counselor-assisted sites located at convenient locations, often sponsored by faith-based and community groups. The program converts complex eligibility requirements into easy-to-answer questions written at a fourth-grade reading level, posed by a trained counselor, as prompted by a web-based computer program, resulting in completed tax returns and benefits applications.

In less than a year of start-up operations, with funding from The Columbus Foundation and the Ohio Department of Development, lead outreach partner the Ohio Association of Second Harvest Food Banks has trained over **650 Benefit Bank counselors** and empowered more than **160 faith-based and community organizations** to establish more than **200 Benefit Bank sites**. These organizations are in turn using their staff and volunteers, and partnering with public agencies in their counties, to provide Benefit Bank outreach and access. For example, six community action agencies used a \$25,000 grant from the **Ohio Department of Development** to assist clients in claiming nearly **\$340,000 in tax credits and benefits – a ROI of more than 13:1**. Faith-based and community groups are also integrating the Benefit Bank into their existing programs (for example, into case management) to assist their clients with taxes, credits and benefits.

The Ohio Benefit Bank provides **weekly reporting of results**, available by site, groups of sites, and for the State, and anonymous information about the clients served. Across the entire State of Ohio, in less than one year of start-up operations, Ohio Benefit Bank sites have together assisted low and moderate-income clients in claiming over **\$4.8 million in credits and benefits**. The work of the faith-based and community organizations and public agencies through the Benefit Bank also spurs **economic development**, generating on average more than **\$500,000 per site** in credits and benefits, most of which will be spent in local communities and spur additional economic activity through multiplier effects.

The support of the State of Ohio – for programming, maintenance, training and outreach – will expand the use of The Ohio Benefit Bank by faith-based and community organizations and their staff and volunteers, in partnership with public agencies, to bring more help in credits and benefits to Ohio families and communities struggling with poverty and job loss.

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THE OHIO BENEFIT BANK IS . . .

PROVIDING FREE COUNSELOR-ASSISTED HELP FOR:

- Federal Income Tax Preparation
- State Income Tax Preparation
- Electronic Tax Return Filing
- Fast Income Tax Refunds
- Earned Income Tax Credits
- Child Care Tax Credits
- Child Care Subsidies
- Children's Health Insurance
- Home Energy Assistance
- Food Stamps
- Medicaid Health Insurance
- AND MORE!

BOOSTING THE OHIO ECONOMY:

- Providing access to nearly \$1.5 billion in aid unclaimed every year in Ohio
- Nearly 80% of these unclaimed tax credits and benefits are federal dollars
- Ohio Benefit Bank has returned over \$4.8 million in credits and benefits

BOOSTING THE LOCAL ECONOMY:

- Each Benefit Bank site on average generates more than \$600,000
- Benefit Bank clients spend the claimed funds in their local communities
- Spending by Benefit Bank clients has multiplier effects in local economies

BOOSTING LOW AND MODERATE-INCOME FAMILIES:

- Benefit Bank clients on average claim over \$6,000 in credits and benefits
- Credits and benefits help families meet basic needs and retain employment
- Counseling provided by over 650 counselors at over 200 sites in 42 counties

OFFERED IN PUBLIC-PRIVATE PARTNERSHIP BY THE:

- Ohio Governor's Office of Faith-Based and Community Initiatives
- Ohio Governor's Office of Veterans Affairs
- Ohio Departments of Development and Job and Family Services
- Ohio Association of Second Harvest Foodbanks and Americorps*VISTA
- National Council of Churches
- Columbus, George Gund and Knight Foundations
- Sponsorship of sites by more than 160 different faith-based, community and governmental entities across Ohio