Step Up Savannah | 2013 Annual Report

Because In Our Community

- 25.5% poverty rate
- 10% of households are unbanked
- 16% of adults do not hold a high school degree (2011 ACS)

In 2013

- 5,319 free tax returns completed
- 2,920 completed financial education classes
- 117 enrolled in GED classes
- 61 individuals received workforce training
- $400k raised for poverty reduction
- 4 nonprofits received performance training

Reported Jan. to Sept. 2013

$1,740,587 in funding brought to Savannah since 2009

4,133 Bank On Savannah accounts opened since 2009
In September the 2012 census numbers were released, showing the poverty rate in Savannah had gone up almost three points to 28.6%. The Georgia poverty rate went up from 17.8% to 19.2% while the national rate remained at 15%.

Since Step Up was created it has been a bit of a rollercoaster ride for us each time new census numbers are released. At first we made the mistake of assessing our impact based upon these numbers. When the rate increased, it was deeply frustrating to think that we were somehow not doing what we were created to do—— reduce the poverty rate. But as many people understand, there are macro factors at work that are out of our control, and with a limited budget there is only so much we can do. This is not to say that we cannot do better. We constantly hold ourselves to a high standard and strive to do more.

This year we have stretched our thinking, testing innovative approaches, and have engaged our partners more deeply. We are well on track with those partners to assisting more than 12,000 people. Individuals are attending financial education workshops, enrolling in GED preparation and workforce development classes, opening low-cost bank accounts or filing taxes at one of our community’s free tax preparation sites. We’ve worked to train non-profits and neighborhood leaders to show more results, and we continue to raise funds to support our work and that of our partners. We also launched a new website; I encourage you to visit it and dive more deeply into our achievements.

Still, systems and procedures need to be improved if we are to succeed in strengthening families. Step Up staff continue working on the state’s first municipal affordable housing fund; on outreach and access to SNAP (food stamps); and to address title pawn lending. Car-title loans can create a debt trap that leaves too many borrowers worse off than when they started. In 2014 we will be embarking on a campaign to let people know more about how these loans work.

The newly designed “E3” program brings our Chatham Apprentice Program together with Savannah Technical College, the West Broad St. YMCA, and local employers to increase the quality and number of training opportunities for low-income individuals with minimal skills. This program promises to be one of the most comprehensive in our community with 80 hours of training concentrated into four weeks.

Despite all of this it can be discouraging to see the poverty rate rise. It is discouraging to see the data that shows the gap between the rich and poor is also increasing while the middle class shrinks. How do we keep working in the face of such evidence? When I feel overwhelmed, I visit a program that is on-the-ground serving people. I listen to leaders from our Neighborhood Leadership Academy at Savannah State University who talk about how to strengthen their voices and improve their communities. I visit a CAP class and see adults learning how to better interview, be a reliable employee, and to better manage their money. I visit one of our partner’s worksites and listen to an HR director share his/her vision for their lower-wage employees. These visits are like beacons of light, inspiring me to keep working despite circumstances that can seem out of our control.

Thank you for your ongoing support to reduce poverty and for the courage to look ahead at what could and must be.

Daniel Dodd-Ramirez, executive director, Step Up Savannah
We need to ask ourselves an important question. What more can we do together to reduce the growing poverty in our community?

The question arises naturally given the 2012 poverty rates released by the census bureau in September. In Savannah the rate climbed to an unacceptable 28.6% while the state rate rose to more than 19%.

For decades the city's rate held at the high level of 22% overall, with certain segments of the city at much higher rates, then the recession pushed us to 25%, but the latest figures were downright discouraging and unexpected. Even with an extensive and strong effort throughout our community, the poverty rate has climbed significantly during the last three years. We must find a way to turn the tide and bring prosperity to more of our fellow neighbors. It is incumbent upon all of us to find a way to take responsibility for assisting in this effort.

While we are disappointed by the rise of the poverty rate and its impact on our community, Step Up Savannah has accomplished a great deal over the last year.

Here are some key highlights:

Our Bank On Savannah campaign continues to grow stronger. We have a new chairman, Holden Hayes, after two great years of leadership by Jenny Gentry. A bank presidents' breakfast was held over the summer, attended by Mayor Edna Jackson and representatives from the FDIC and the Federal Reserve Bank of Atlanta, who praised Savannah's success and urged us to bank even more of our city's unbanked residents.

While still in its infancy, our Chatham Apprentice Program staff worked closely with the West Broad Street YMCA and partners at Savannah Technical College, Goodwill Industries, and Georgia Department of Labor, to revamp our job training approach. We're asking for more from participants, moving from a 20-hour to an 80-hour skills training course. And we're asking local employers from a variety of sectors to agree to interview graduates for jobs. Our staff committed to increased coaching after employment as well, during those critical months when too many long-term unemployed can lose their footing and leave, or get laid off.

The Neighborhood Leadership Academy--now in its fifth year--formalized its partnership with Savannah State University. Almost 30 people applied this year while 17 started in September and will complete the leadership development program in December. We also were able to award seven micro-grants to NLA graduates for creative and meaningful projects designed by neighborhood leaders to lift up people in their communities.

We continue to be recognized for innovation and building strong partnerships. Step Up Savannah and Consumer Credit Counseling Service were recently praised for our efforts by the FINRA Investor Education Foundation and United Way Worldwide. Our executive director, Daniel Dodd-Ramirez, was invited to speak to FINRA's national board of directors, a rare and true honor.

We have been able to identify new funding sources through an active board development committee. There is still much work to be done in this area but we are making progress.

Our board remains very diverse with participation from government, business and community leaders. This diversity allows for spirited debate and conversation – and better decisions.

On the policy side, our board voted to embark on an education campaign to inform consumers about their loan choices when needed for emergencies.

The city's Affordable Housing Fund loaned over $160,000, leveraging that public investment for a total of $294,800 to support home improvements and construction financing, under the guidance of the Advisory Committee, on which Step Up serves. The committee's next charge is to find the best source of local public funds that can be dedicated to the fund to support the construction and rehabilitation of housing throughout the city, and not be constricted by federal guidelines.

Yes, we need to do more and while we can’t control the larger economy, we can redouble our efforts. I urge all of us with the capacity to do so-- step up, Savannah. We need you now perhaps more than ever.

Michael Traynor, chairman, Step Up Savannah Board of Directors
The federal government awarded Step Up Savannah a matching grant of $97,963 this year to help people who need food stamps get them. With state funding cuts, outreach into the communities has been minimal. With the Supplemental Nutritional Assistance Program (SNAP) Outreach Grant, Step Up is working with its partners to reach people in their communities and help them navigate the bureaucracy to receive benefits. The sub-grantees are: the West Broad Street YMCA, Savannah Technical College and Union Mission while critical partners include Moses Jackson Advancement Center, St. Mary’s Community Center, and the First Hispanic Baptist Church.

Since last October, Step Up and its partners have helped more than 500 people with their food stamp applications. This spring, Step Up hired benefits specialists to work directly with people at two locations, St. Mary’s Community Center and the First Hispanic Baptist Church.

The grant is also helping Step Up build a collaborative relationship with the agency responsible for the administration of benefits, the Department of Family and Children Services.

“We’re now recognized at the state level as a ‘Community Partner,’” said Suzanne Donovan, Step Up’s deputy director, communications & policy. “We’re able to make calls to local supervisors and up through the state hierarchy, if we need to discuss concerns. It’s been a major benefit to clients and the community.”

Advocates meet regularly with the agency’s administrators to identify systemic hurdles and work together to overcome them.

The meetings create a professional feedback loop to improve the system.

The educational component of the SNAP Outreach grant also supports Step Up’s work with local employers to educate them about employee eligibility. Local libraries, domestic violence agencies, and other agencies, including Savannah Impact Program are getting trained on how to help people apply for and maintain their benefits.

This summer, a group of teens at the Moses Jackson Advancement Center handed out SNAP outreach flyers in west Savannah neighborhoods and received a small stipend for their work.

Step Up and its partners have been aware of the need for this kind of comprehensive outreach for some time, but applying for a federal grant (and the required reporting) can be overwhelming for small staffs.

“I think it’s been helpful for (our partners) with us being the lead agency,” said Step Up’s Director of Asset Building and Financial Empowerment Robyn Wainner. “We’ve helped them get the resources and taken away the pressure of them applying on their own.”

Step Up is on track for securing the grant again next year.
Sonia Castaneda Reyes is having a hard month. Her roommate walked out on her. The father of her infant son isn’t paying his court-ordered child support. And, instead of getting food stamps this month that help feed her two boys, she got a letter in the mail saying her benefits are canceled because she “REFUSED TO COOPERATE.” She looks tired when she walks into the First Hispanic Baptist Church to get some help. Her black hair is pulled back in a ponytail and she’s dressed in a turquoise t-shirt and worn jeans, just coming in from cleaning houses, a job she does every day of the week but Sunday.

A sigh of relief escapes her as she settles into a chair and passes the rejection letter across the desk to someone she recognizes and knows can fix the problem. Ruth Duran Deffley is a social worker at St. Mary’s Community Center. She is also paid by Step Up to work at the church with funds from Supplemental Nutritional Assistance Program (SNAP, a.k.a. food stamps) Outreach Grant. Deffley knows Sonia. She helped her complete paperwork a few weeks back to renew her benefits. Her work helps people who are poor in Savannah’s growing Hispanic community achieve a more stable standard of living.

Deffley says she’s already helped more than 100 people with their food stamps. Mostly, they’re women in their 20s to 40s just like Sonia, working single moms, struggling to make ends meet. Sonia makes $50 a day, which translates to $1,200 a month. Take away $200 to pay a friend who watches her kids. Her rent eats up $700. That leaves $300 for all other expenses.

The dad of her toddler is MIA, and her infant’s father has taken a holiday from his financial responsibility to support their son. So the $367 she gets from the state each month to feed her children is huge to her.

And she’s being dropped because of a phone call.

Every six months in order to continue receiving benefits, proof of income has to be re-submitted to the Department of Family & Children Services, then consumers are interviewed by telephone to verify the information. The understaffed and overwhelmed agency can seem like a labyrinth.

“They saying they will call, but never call,” says Sonia in her limited English.

Twice a year, Sonia and the other 23,709 people receiving food stamps in Chatham County have to navigate a system rife with procedural and technical glitches. In the two years she’s received benefits, Sonia has had her case closed three times. For the Hispanic community, there’s an added challenge: case workers in the Savannah agency’s office don’t speak Spanish. She’s had to pick up friends who can act as translators and wait in long lines at the downtown office to resolve problems.

“These are people who are already living on the edge,” says Deffley switching from Spanish to English with ease. She navigates an online “Community Partner” portal which gives her additional access to clients’ information on the DFCS system and helps in processing cases.

“They have multiple children, they’re on the brink of losing their home. This is a stressed-out population. And this is just enough to put someone over the edge,” continues Deffley as she emails a DFCS supervisor who can further expedite the process in emergency situations.

For some people, the language barrier poses a problem; for others it’s technology. Across town at St. Mary’s Community Center, Chris Godfrey keys in Rosa Meyers’ information on a computer. Rosa, too, has lost her benefits because of a phone call. Godfrey is another benefits outreach worker hired by Step Up via the SNAP Outreach Grant. He comes to St. Mary’s twice a week to help people renew and apply for food stamps. Many of the people he helps are elderly like Rosa.

The 68-year-old African American carries the key to her house in the Cuyler-Brownsville neighborhood around her neck on a green string. She is blind in one eye from a blow to the head decades back by an abusive husband. And she’s computer illiterate. DFCS is moving to an online only renewal system. She says her nephew had been helping her, but he’s too busy now.

Godfrey tells her she needs to gather some papers and bring them back to him before they can resolve the matter, so it will be at least a month before her $200 worth of food stamps will come again. But Meyers is prepared. The situation isn’t new to her. Last time she lost her benefits was three years ago because DFCS mistakenly had her living in Atlanta.

“I keep my house stocked with groceries, and the church members help,” she says smiling. “The church has bananas and orange juice to help me out.”

To Rosa, Godfrey is also a god-send. He and social workers like Deffley are more than a bridge between clients and DFCS. They humanize the system when people are at their wits’ end and ready to give up. But they don’t let people slip through the cracks. They are a hand up in hard times.
VITA (Volunteer Income Tax Assistance) By The Numbers

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<th>Total Savings to Taxpayers using VITA Services</th>
<th>Total Dollar Amount of Federal Refund</th>
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<tr>
<td>$1,595,700*</td>
<td>$7,886,120</td>
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<td>*the number of returns prepared, at the average cost of a paid preparer ($300)</td>
<td>6% increase from 2012</td>
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<tr>
<th>Total Number of Returns Prepared</th>
<th>Total Dollar Amount of EITC Refund</th>
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<td>5,319</td>
<td>$3,576,377</td>
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<td>22% increase from 2012</td>
<td>4% increase from 2012</td>
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<tr>
<th>Total Requests for Direct Deposit</th>
<th>Total Savings Bonds Purchased with Refund</th>
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<tr>
<td>3,874</td>
<td>14 Savings Bonds</td>
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<td>73% of VITA clients used direct deposit</td>
<td>$1,425</td>
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<tr>
<th>Total Number of Earned Income Tax Credit (EITC) Claims</th>
<th>Savannah Coastal Empire Asset Development Association (SCEADA)</th>
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<tr>
<td>1,792</td>
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<tr>
<td>34% of VITA clients filed for EITC</td>
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<td>4% increase from 2012</td>
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The Savannah Coastal Empire Asset Development Coalition unites every year, led by the Neighborhood Improvement Association’s Executive Director, Teinique Gadson, to run the Volunteer Income Tax Assistance (VITA) program. These free tax preparation services are for families with incomes of $57,000 or less. Volunteers are IRS trained and certified, and prepare and e-file taxes, as well as direct deposit tax refunds. The program seeks to serve low-wage earners and make sure they are accessing all of the tax credits they qualify for, such as the federal Earned Income Tax Credit (EITC). Nationwide last year, over 27 million eligible individuals and families received nearly $62 billion in EITC.

This year in Savannah the 35-member agency partnership operated 12 VITA sites, one facilitated self-service site, and 10 mobile sites. The VITA program is most active between November-April. The data presented here represents taxes filed January 28th - April 15th 2013.

“What I most enjoyed about the VITA program was being able to help people collect their refund and watching the smile on their faces when they see how much they are getting back. I feel excellent being able to help people to do their tax returns and bring home additional income to their house. The greatest challenge I have faced as a VITA volunteer was not able to volunteer as much as I would like to.” Sweta Patel

One of the VITA mobile sites, 2013
Financial Education at Work

In 2011, Step Up was awarded a two-year grant of $150,000 from the FINRA Investor Education Foundation to offer financial education and benefits screening at Savannah employers and Center for Working Families (CWF) sites. Step Up partnered with Consumer Credit Counseling Service of the Savannah Area to provide these services to five CWF sites and 14 local employers. Employers included IKEA Distribution Center, Memorial University Heath Systems, St. Joseph’s/Candler Hospital, Derst Bakery, the City of Savannah and Chatham County. The project focused on providing hands-on and interactive financial education, allowing participants to immediately apply what they learned and providing tips on small steps to adopt positive financial behaviors. Classes were provided on topics such as credit reports and score, budgeting, building wealth, identity protection and shopping for credit.

Project highlights include:
- 1,232 employees attended 64 workshops at employer sites;
- 463 CWF clients attended 49 workshops;
- 301 employees representing 785 household members were screened for 13 benefit programs; and
- 41% of those screened were eligible for an average of $263 in food stamps.

Class participants had this to say about how the classes helped them:
- “I automatically have $25/week going into savings from my checking account...and I don’t touch it!!”
- “It has helped me in that I am paying over the minimum on my cards and as they get paid off adding the amount I am paying to one to another.”
- “I now call and make arrangements if I see that I am not going to be able to make a payment on time.”

Centers For Working Families

In 2008, with assistance from the Annie E. Casey Foundation, Step Up and the United Way of the Coastal Empire began exploring the application of the Centers for Working Families (CWF) model to Savannah. Following visits to CWF sites around the country, it was agreed that a CWF program would strengthen neighborhood-based centers and services by helping them develop an integrated approach to service provision as well as coordination and collaboration among centers.

The innovative focus of CWF is the bundling of three kinds of services, workforce development, asset building, and access to public benefits, together with coaching and follow up of CWF clients, and the use of a web-based, client tracking system (ETO). Today there are five centers that are in different stages of development, one located at Savannah Technical College and the other four in low-income neighborhoods surrounding Savannah’s historic downtown (Harambee House, the city’s Moses Jackson Advancement Center, St. Mary’s Community Center, and the West Broad Street YMCA). Two new Centers for Working Families have just been added, Wesley Community Center and the Centro Hispano.

The benefits thus far have been increased communication and sharing among the centers; initiation of innovative, new collaborative programs; and expansion of services offered to clients as they can access services across centers. Monthly meetings of the directors and key staff of these agencies and partners allow them to address issues of common interest, share experiences, and improve outcomes for all CWF clients.
Building on the strengths of our partners
Kresge Foundation funds capacity building efforts

In January 2012, Step Up received a three-year grant of $450,000 from the Kresge Foundation for a “Results Based Capacity Building Project.” The project is designed to:

• boost collaboration across organizations that are working to achieve similar goals, especially those organizations in the Centers for Working Families (CWF) network; and
• improve individual organizational performance by strengthening organizational planning and programs, staff capacity and data management systems.

Highlights of the first year and a half of the project include:

• Training of CWF and other community leaders in the “Results Based Accountability” (RBA) and facilitation approaches being used to guide capacity-building efforts. Developed by Mark Friedman, the RBA approach is described in his book, “Trying Hard is Not Good Enough.” This framework uses data to support and evaluate outcome-based services by posing a simple question—“Is anyone better off?”—as a result of the organization’s actions.

• Facilitation of inter-organizational planning to strengthen CWF-related efforts, including:
  o The Banking Taskforce and Bank On Savannah,
  o The Savannah Coastal Empire Asset Development Coalition,
  o The RBA Learning and Planning Team, and
  o The inter-organizational design team working on a new workforce training program (“E3 -- Educate. Empower. Employ.”).

• Small grants from the Kresge fund provided approximately $40,000 thus far to three CWF-related organizations (Harambee House, the West Broad Street YMCA, and the Consumer Credit Counseling Service of Greater Savannah) to strengthen the quality and scope of their services. In 2014 we expect to provide small grants to an additional five or six CWF organizations.

Neighborhood Leadership 101

Each year, a group of citizen advocates come together in a classroom at Savannah State University and get schooled in the nuts and bolts of community leadership. The 12-week program is the Neighborhood Leadership Academy at Savannah State University (NLA). The leadership program has been funded for several years by the Charles A. Frueauff Foundation. Alumna and longtime community activist Pamela Howard Oglesby is one of the presenters.

What is the Neighborhood Leadership Academy (NLA)?

Oglesby: The Neighborhood Leadership Academy started back in 2006 when Step Up was trying to get a grasp on how to handle poverty. It realized it would have to train people on the ground who were being affected by poverty so they could do something about it. It gave them training and knowledge on how to go about community organizing and getting people involved.

What is your part?

Oglesby: I have this class called “neighborhood mapping.” The participants come out on Saturday morning and we walk my neighborhood in West Savannah. I show them old maps of my neighborhood and how it has evolved. And the first question I ask [students] is: What neighborhood do you live in? And you’d be surprised how many people don’t know. “Oh I live on 52nd street,” they say. Yeah but what neighborhood? When they understand where they come from, then they will be able to do something in and around where they live to help.

How does NLA help reduce poverty?

Oglesby: We expect graduates to take what they’ve learned back to the street, to know the issues, to sit on boards and commissions. The city of Savannah has about 80 registered neighborhoods. I think NLA should be mandated for every neighborhood president and vice president. The information I got from NLA gave me many tools to be more effective. [Before] I was arguing, raising hell, telling people they needed to change things, but I never understood zoning, how the city of Savannah itself works, how to go about mounting a grievance, how to understand who I was and what kind of personality I have. Sometimes your personality prevents you from getting what you need, either because you’re in the way or because you’re not bold enough. Some people are so soft spoken, they can’t ask for what they need. The NLA helps us understand who we are ourselves and how to navigate the system so we can know how to get things done.

Oglesby, legally blind from birth, has mounted a Savannah-wide campaign to get water rates discounted for the disabled.

Melissa Stiers
Recreating the Village
Micro-grant funds “Rite of Passage” program

Micro-grant funds “Rite of Passage” program
The women of Feiler Park are coming together. They gather in a circle on the grass and begin a call and response chant.

“Minute by minute,” begins the leader, Lillian Grant-Baptiste. She takes the space like a powerful storm: a strong presence to heed, but bringing gentle rain.

“Hour by hour,” the women call after.
“If you lose your faith,” Baptiste thunders.

“You lose your power,” the ladies roar.
“If truth is light,” she booms.
“Knowledge is power,” they counter in unison.

“If it is to be!” she crescendos.
“It is up to me,” they conclude, stamping the ground in a bold and definitive period.

The handful of women are elders and teenagers in the neighborhood. The young ladies in the group are coming of age, and this is their “Rite of Passage.” They’re participating in an Afro-centric self-empowerment program funded by a Step Up micro-grant, one of eight grants made in the last two years to Neighborhood Leadership Academy graduates. Step Up board member Betty Jones, also an NLA graduate, applied for and received the funds, which allowed her to organize the program.

“I am smart as an elephant, but as strong as an ox,” says Kya Keyes, a bright eyed 14-year-old who just began high school. She’s reciting part of her “praise poem” the girls created to introduce themselves in the circle. Her crisp royal blue oxford is tucked neatly into her black slacks that stretch to her perfectly polished toes. She is the older sister in her family and helps her mom take care of her brother and two-year old baby sister. Her father died in a motorcycle accident when she was seven. She’s ready to date, she says, but none of the boys are her type.

Baptiste says this is just the right time to reach the girls, before all that begins. She’s been facilitating the Rite of Passage program for the teens at the Montgomery Landing Resource Center every other week for the past six months.

“I think for young women, sometimes a rite of passage is when they get pregnant, or the first time they use drugs,” says Baptiste. “This gives them a better understanding of who they are and how they fit into their community and family as they grow into women.”

The workshops build character, self esteem and community. Their topics range from leadership skills and money management to body awareness and social responsibility. The program is bridging generations and drawing the community closer. Together the women are recreating a village.

Melissa Stiers

Small grants to fund big ideas

Step Up provides financial support to neighborhood projects throughout Chatham County in the form of micro-grants that range from $200-$1,000 per project. Graduates of the Neighborhood Leadership Academy created the funding criteria and judge the proposals submitted by other program alumni. The micro-grants are intended to support projects that reduce poverty and further develop the leadership skills of alumni. A sampling of the projects awarded grants in the last year include:

“Rite of Passage”—Ms. Betty Jones and Ms. Lillian Grant-Baptiste are helping girls from the Feiler Park neighborhood transition into womanhood with a program that builds self esteem and fosters social responsibility.

“Step Up Against Bullying”—Ms. Deborah Goldwire worked to expand awareness of bullying in schools and teach prevention techniques to elementary and middle-school children.

“Community Clean Up”—Ms. Keisha Dabney’s Low Country Time Bank is establishing a “community bank” of landscaping tools to lend to volunteers to beautify their neighborhoods.

“Cann/Jackson Park Resource Center”—Ms. Tabatha Crawford Roberts’ Right Track Community Services is creating a place for life-long learning in the community, and a safe haven for kids after school.

“Reading to Elevate Academic Development” (READ)—Ms. Elaine Boyington’s Poets’ Project is mentoring and tutoring students who are at risk of failing by developing their reading comprehension skills.
Step up, Savannah. Because we all pay for poverty.

What’s remarkable is that he had been paying $150 a month on the car title loan he received in late 2010 yet almost every cent of his payments had gone to fees and interest on the loan. After almost 3 years of regular payments the $1,800 principal was barely reduced. So despite his payments totaling almost $5,000, when he got behind, the company took his van, eliminating his only means of transportation to get to work and take his two young boys to school.

Mostly, car title loan companies don’t want to repossess cars; they’d much prefer to keep collecting interest and fees from borrowers. But Georgia’s one of only two states that allow car title lenders to keep all the proceeds from the sale of a repossessed vehicle, regardless of how much the borrower owed. And because Georgia legally defines a car title loan as a 30-day “pawn,” lenders can charge up to 300 percent APR on these loans.

In August, the Step Up board of directors voted to support the development of a city-wide public education campaign about car title loans. Members further stated that they want to see alternative loan products, particularly for low-income consumers facing emergency expenses, developed by the financial services industry. The board also agreed to consider zoning and licensing requirements for car title loan operations.

The vote represented the culmination of ongoing research and local consumer surveys conducted by staff, which were first presented at a board workshop in May. Directed by the board’s Public Policy Committee, staff also invited an attorney from the Center for Responsible Lending to present that organization’s national research report on car title loans, published in 2013. The data led board members to decide something needs to be done.

Meanwhile, housing remains a fundamental concern. The lack of decent, safe housing that is reasonably priced in Savannah affects low-wage workers, seniors and families in poverty as they pay disproportionate percentages of their income on this basic living expense.

Staff continues to spend time and effort on this critical issue, serving on the city of Savannah’s Affordable Housing Fund Advisory Committee, as well as cultivating relationships with national funders to help support housing projects. The city’s advisory committee has made substantial progress in establishing basic operating guidelines for the first municipal housing fund in the state of Georgia, identifying an interim administrator for the fund, and actually loaning $160,000 to housing projects in the city. The next big hurdle will be identifying the best source of permanent local public funding that can be dedicated to the fund, to develop and rehabilitate housing throughout the city. The loss of federal housing dollars fuels the need for local contributions.

Step Up continues to lean heavily upon its partner, Georgia Legal Services Program, for legal research and strategies. This partnership has been particularly beneficial in the joint efforts to advocate for access to SNAP benefits (commonly called food stamps). In 2012/13, the state completely revamped its consumer notices after several years of discussion with advocacy organizations. The average person is now able to read and understand what the state’s correspondence says. Incredible as it may seem, this is a major step forward.

Policy Corner

JOHNSON SCOTT’S VAN WAS REPOSSESSED THIS YEAR.

Incredible as it may seem, this is a major step forward.
Since the Chatham Apprentice Program (formerly Construction Apprentice Program) was launched in 2006, more than 400 participants have graduated and over 180 graduates have obtained new jobs through the program. In 2013 we've seen promising numbers of participants complete the skills training program, the addition of new training sites, and a new vision emerge for the program. As of September, 61 participants completed employment skills training and 23 graduates obtained employment through CAP. Six trainings have been held at both the West Broad Street YMCA and Moses Jackson Community Advancement Center.

This year, CAP began to tailor its approach to respond more directly to the needs of its participants, using case management and individualized employment plans to help them achieve their goals and move toward financial independence. Additionally, staff have begun tracking clients after completing the program to identify and target specific needs.

As we near the end of 2013, CAP continues to evolve, entering into an exciting new partnership with other organizations in the community. A newly designed program-called “E3” for Educate, Empower, Employ- is a collaboration among Savannah Technical College, West Broad Street YMCA, Goodwill Industries of the Coastal Empire and area employers, focused on enhancing job skills training and job placement. Elements of the revamped program include:

- A rigorous initial assessment process during orientation;
- an intensive four-week training (20 hours/week) that responds to input from local employers who have agreed to interview and consider graduates for entry-level positions; and
- additional supports that will include one-on-one counseling, access to computerized learning programs, classroom incentives to reward progress, group-based interaction, and opportunities to learn directly about potential employers and job sites.

Step Up and the Chatham Apprentice Program would like to thank area employers that have hired CAP graduates this year, including Aramark, Bastille Metal Works, Chatham County, City of Savannah and Goodwill of the Coastal Empire.

“The Chatham Apprentice Program has been a blessing to me. I was stuck in a dead-end job. After the CAP program, I was able to get a new, higher-paying job where I have continued to advance and move up. I now travel around the country doing work that I enjoy and meeting new people.”

Horace Walker, 2013 CAP graduate