

OHIO ASSOCIATION OF



HarvestCorps
SHARECorps

www.oashf.org



www.ohiobenefits.org



OHIO ASSOCIATION OF SECOND HARVEST FOODBANKS

Introduction to The Ohio Benefit Bank™

Who We Are

2

The Ohio Benefit Bank (OBB)[™] is implemented through a public-private partnership between the Ohio Association of Second Harvest Foodbanks (OASHF) and the state of Ohio, 9 state agencies and 4 federal agencies, and 1,133 faith-based and community organizations across Ohio.

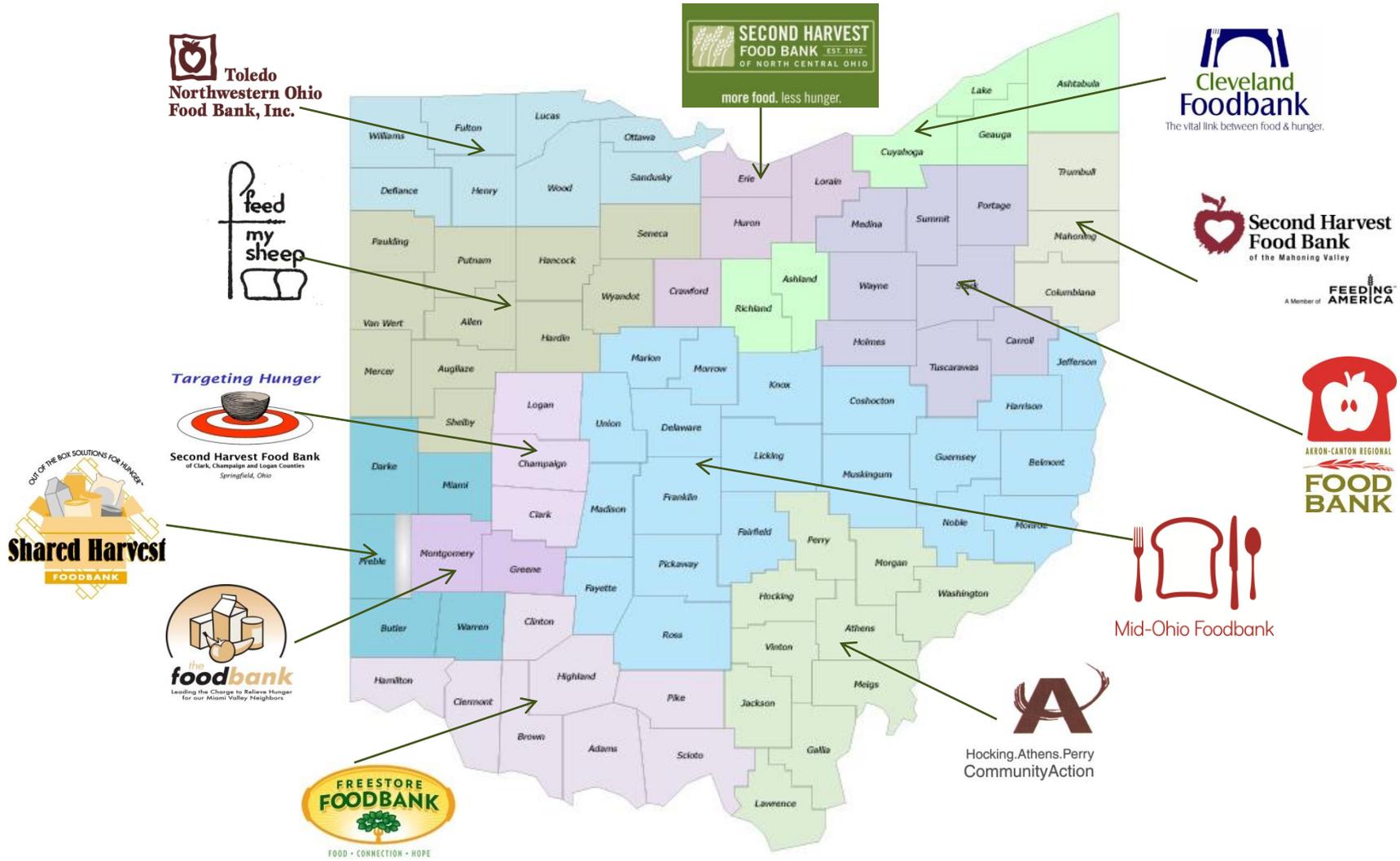


The mission of OASHF, Ohio's largest charitable response to hunger and home of the OBB, is to assist Second Harvest Foodbanks in Ohio in providing food and other resources to people in need and to pursue areas of common interest for the benefit of people in need.

In State Fiscal Year 2011, OASHF and its member foodbanks were able to acquire and distribute more than **150 million pounds** of shelf stable and agriculture products to Ohio's Emergency Food Network.

- ❑ Over **1.82 million** people relied on the Food Assistance Program as of March 2011.
- ❑ "Every dollar of SNAP benefits generates **\$1.84** in terms of economic activity" - Agriculture Secretary Vilsack 8/16/11.

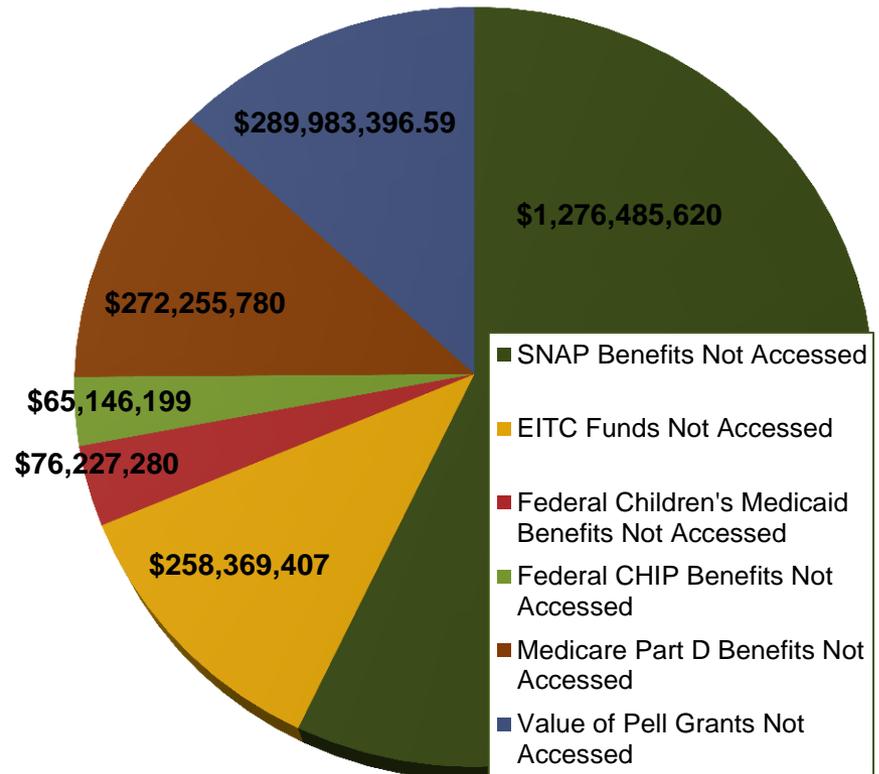
Who We Are



Ohio's Unclaimed Funds

Nationally over **\$67.1 billion Federal dollars** provided to help stabilize low-to-moderate income families go unclaimed each year, more than half of which are available through the Supplemental Nutrition Assistance Program (SNAP).

- ❑ In Ohio, more than **\$2.24 billion Federal dollars** in tax credits and work support programs go unclaimed by Ohio citizens each year; more than half is unclaimed SNAP funding.
- ❑ Unclaimed Federal dollars must be returned each year for re-allocation to other states or other Federal programs.
- ❑ The Ohio Benefit Bank strives to assist Ohioans to access these unclaimed funds which in turn provide revenue for our local economies.



OBB's Potential Impact for One Family

5

Below are the estimated amounts for one adult with 2 children and an earned income of \$15,600 a year (gross)*. This represents an individual earning \$10 an hour for 30 hours a week.

\$ 5,028 in Earned Income Tax Credit

\$ 4,728 per year in potential Food Assistance

\$ 150 per year in Home Energy Assistance

= \$9,931 *potential* income enhancement



Adding healthcare such as Healthy Families or Healthy Start would drastically increase this amount. The Estimated Benefits and EITC Credit alone would provide a potential increase in annual income of **more than 64%**

**According to the recent statewide Ohio Hunger study by Mathematica Inc., the average annual income for households accessing the emergency food assistance network was \$11,590. 75% of households had incomes below the federal poverty level.*

A Solution - What we Offer

6

A Solution

- ❑ The OBB Online program is offered free to organizations seeking to better serve Ohioans. The program is:
 - ❑ Internet-based, composed in simple English or Spanish, and accessible from any computer with internet access and a printer.
 - ❑ Question-guided and serves as the knowledge expert: accurate answers are vital.
 - ❑ Serves as a tool to provide income enhancement and to stimulate local economies.

What We Offer

- ❑ Potential eligibility calculation for over 20 benefits and programs.
- ❑ An application completion tool.
- ❑ A free income tax assistance program for current and prior years state and federal taxes, and e-Filing capability.
- ❑ The OBB software screens for often missed credits, including: Earned Income Tax Credit, Child and Additional Child Tax Credits, Child and Dependent Care Credit, Education Credits, Estimated Business Taxes, Schedule CEZ, and Capital Gains and Losses.

Programs Supported by The OBB

7

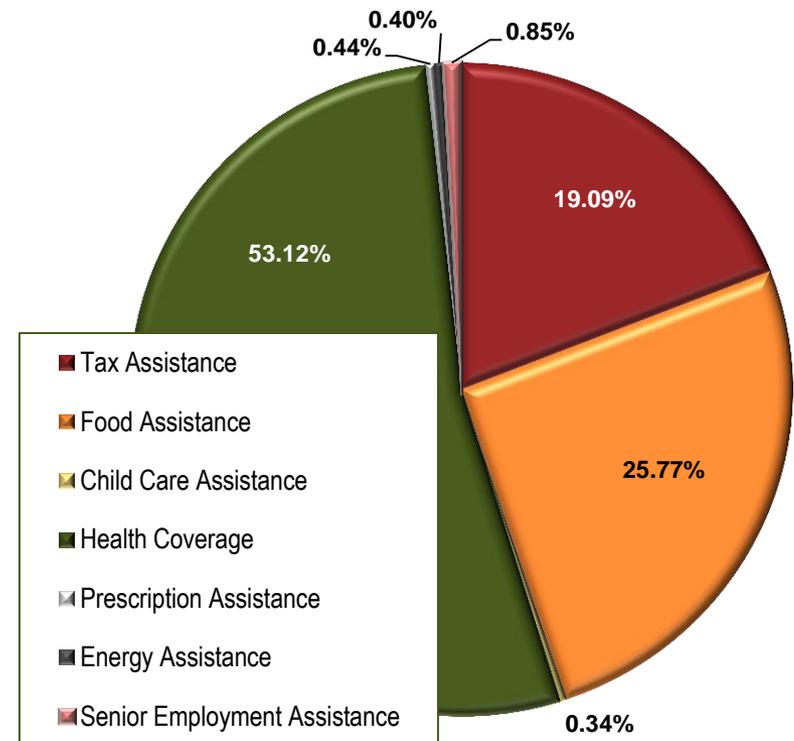
- USDA Child Nutrition Programs
- Ohio Food Assistance or SNAP
- Supplemental Security Income/Social Security Disability Insurance
- Veterans Education Benefits
- Bureau for Children with Medical Handicaps (BCMh)
- Child and Family Health Services
- Child Care Assistance
- Extra Help for Medicare Part D
- Free Application for Federal Student Aid (FAFSA)
- Health Care Programs for Families and Children
- Big Brothers Big Sisters “Amachi”
- Home Energy Assistance Program (HEAP)
- Medicare Premium Assistance
- Ohio Cash Assistance (OWF)
- Ohio Senior Community Service Employment Program (SCSEP)
- The Golden Buckeye program
- Women Infants and Children (WIC)
- Federal and State electronic tax filing (TY 2007 to current)



Current Results

8

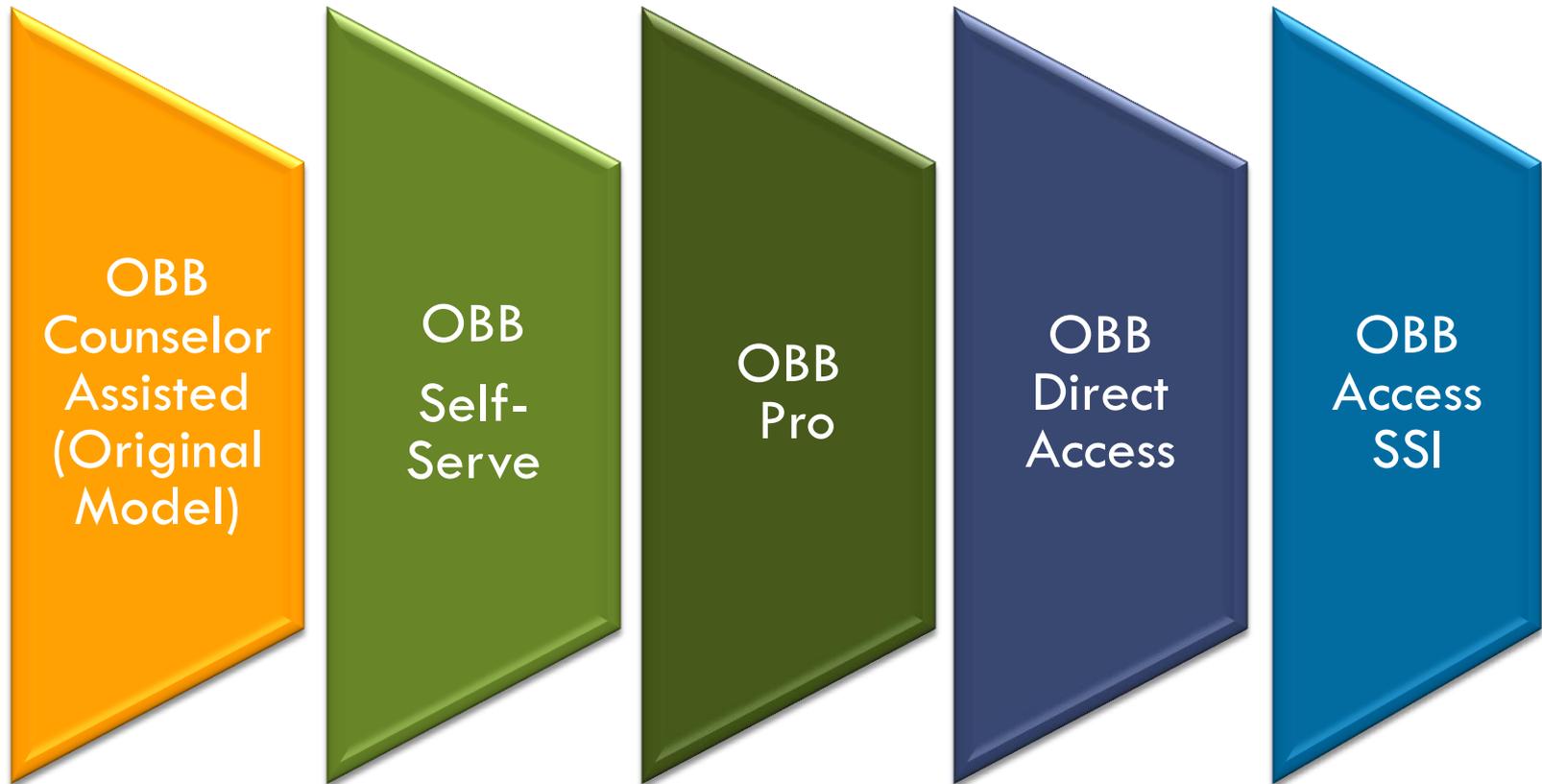
- To Date, The OBB has potentially returned to Ohioans more than **\$576 Million!** This money goes directly to local economies through medical expenditures, food purchases, and a variety of areas through income tax refunds.
- Currently the OBB has:
 - ▣ 3,500 trained counselors
 - ▣ 1,163 sites statewide
 - ▣ Assisted over 269,661 individuals within all households served.



(Inception October 2011)

OBB Site Models

9



Counselor Assisted OBB

10

OBB
Counselor
Assisted



- ❑ New counselors attend training offered at convenient regional locations.
- ❑ The trained counselor can educate and assist clients in preparing their applications packages for state agencies who administer the work support programs.
- ❑ Tax training covers the basics of completing an income tax return and how to use the online tool to screen for various tax credits, simplifying the process of completing a tax return.

Counselor Assisted OBB: Training

11

- Trainees participate in a one hour Pre-Training Orientation webinar
- Sign an Organization Agreement and Site Profile
- Complete Benefits and/or Tax Training
 - Training consists of 2 parts:
 - Online training at your own pace (max 1.5 hours) and
 - In-person training (about 3 hours) offered regionally
 - Trainings cannot hope to create a tax or benefit expert; instead, trainings teach prospective counselors how to use the online tool and help clients navigate follow up instructions, as Ohio Benefit Bank counselors cannot determine eligibility.

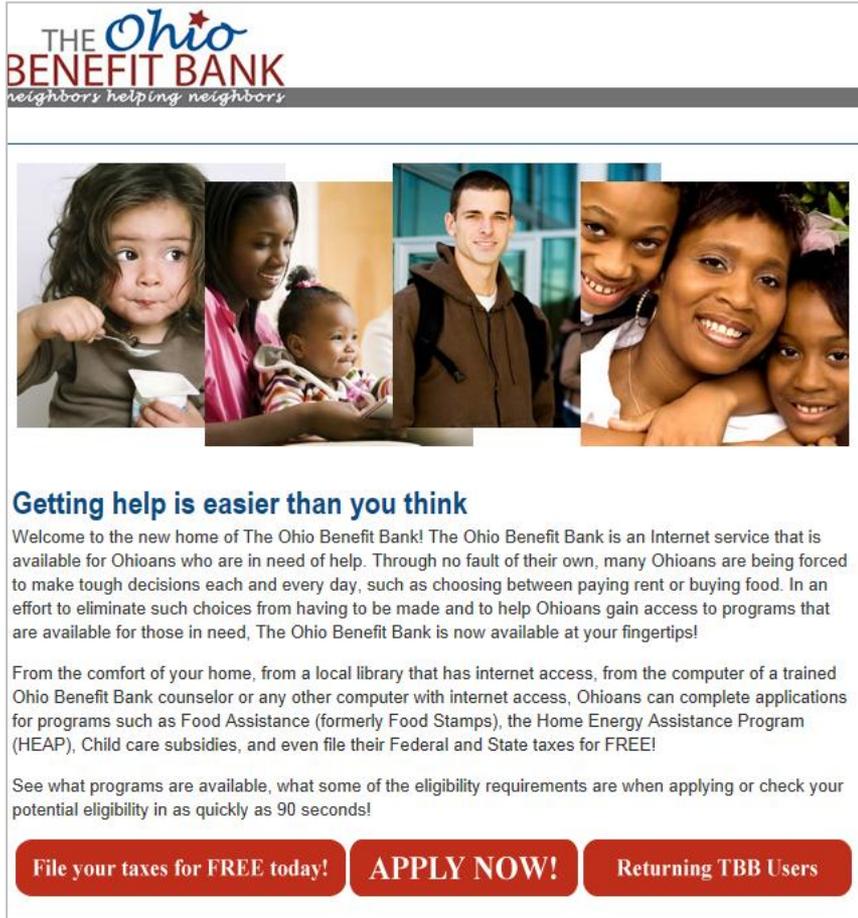


OBB
Counselor
Assisted

OBB Self-Serve

12

OBB
Self-
Serve



THE Ohio BENEFIT BANK
neighbors helping neighbors

Getting help is easier than you think

Welcome to the new home of The Ohio Benefit Bank! The Ohio Benefit Bank is an Internet service that is available for Ohioans who are in need of help. Through no fault of their own, many Ohioans are being forced to make tough decisions each and every day, such as choosing between paying rent or buying food. In an effort to eliminate such choices from having to be made and to help Ohioans gain access to programs that are available for those in need, The Ohio Benefit Bank is now available at your fingertips!

From the comfort of your home, from a local library that has internet access, from the computer of a trained Ohio Benefit Bank counselor or any other computer with internet access, Ohioans can complete applications for programs such as Food Assistance (formerly Food Stamps), the Home Energy Assistance Program (HEAP), Child care subsidies, and even file their Federal and State taxes for FREE!

See what programs are available, what some of the eligibility requirements are when applying or check your potential eligibility in as quickly as 90 seconds!

File your taxes for FREE today! **APPLY NOW!** **Returning TBB Users**

- ❑ Any Ohioan can complete applications for a variety of work support programs at www.ohiobenefits.org.
- ❑ Anyone in Ohio with a household income of \$60,000 or less can self-file their income taxes for free.
- ❑ In SFY 2011, 3,997 clients or 16% of all OBB tax clients filed for free at www.ohiobenefits.org.
- ❑ Also in SFY 2011, 3,863 or 20% of all OBB SNAP applications were completed through Self-Serve.

OBB Self-Serve Site Model

13

OBB
Self-
Serve



- ❑ Clients use the software on their own, versus one-on-one with an OBB Counselor.
- ❑ Self-serve sites do not attend training but do attend a separate webinar orientation to learn about OBB.
- ❑ Detailed reporting of client use at the site is available, making it the perfect model for sites with no dedicated staff for clients.

www.ohiobenefits.org

OBB Self-Serve Sites

14

OBB
Self-
Serve

- ❑ The Community Builders, Incorporated
- ❑ Highland County Office of Reentry Services
- ❑ Oaks Family Care Center
- ❑ Eaton Church of the Brethren
- ❑ Perry County Department of Job and Family Services
- ❑ YWCA of Youngstown
- ❑ The Potter's House Ministries, Inc.
- ❑ Asian Services in Action (ASIA) Inc.
- ❑ Asian Services In Action, Inc. - Cleveland
- ❑ COAD Area 1 Senior Programs Division
- ❑ All 22 Branches of the Montgomery County Library
- ❑ HARCATUS Tri-County CAO New Philadelphia Family Support Center
- ❑ Enhancement Ministries, Inc. at Broadway United Methodist Church
- ❑ Sarah's House Inc.
- ❑ Sandusky County - WSOS CAC, Inc.
- ❑ Evangelical United Methodist Church
- ❑ Community Development Corporation Resource Consortium, Inc.
- ❑ Dayton Metro Library
- ❑ Parkside Church of the Nazarene
- ❑ Belmont Branch Library
- ❑ Lima Allen Council on Community Affairs
- ❑ Trillium Family Solutions, Inc.

OBB Pro

15

OBB Pro



- ❑ Pro Training requires that the trainee be an active OBB Counselor and attend a webinar that explains how to use the additional online tools
- ❑ Counselors can scan documents into a Document Repository, managed by their Authorized Representative, also an OBB Pro counselor
- ❑ The technology to receive these scanned documents through the E-Gateway will be available as ODJFS continues to improve their technology

OBB Pro

16

OBB Pro



- ❑ For agencies with staff that provide more extensive case management services to their clients
- ❑ Combines the traditional, easy-to-use Benefit Bank online service with additional case management tools
- ❑ OBB Pro counselors must be authorized representatives to submit applications for their clients
- ❑ OBB Pro counselors are able to work on client applications without the client present

OBB Direct Access

17

OBB
Direct
Access



Training for Direct Access sites is highly specialized for each county

- ❑ Before training a meeting with the OBB Regional Coordinator and a decision making representative of the CDJFS must work out process and communication details.
- ❑ Eligibility Specialists from a CDJFS will be required to train at the same time as the first Direct Access sites in each county.
- ❑ Communication between the Direct Access site and their CDJFS is very important, so follow up meetings and evaluations are also required.

OBB Access SSI

18

- New to The Ohio Benefit Bank, Supplemental Security Income/Social Security Disability Insurance
- ▣ Social Security Disability Insurance (Title 2)
- ▣ Supplemental Security Income (Title 16)

OBB
Access
SSI/SSDI



OBB Access SSI

19

- On-line service for agency personnel with case management responsibilities who will serve as Authorized Representatives to assist clients with initial applications for SSI and SSDI

OBB
Access
SSI/SSDI



THE BENEFIT BANK®
SSI / SSDI

Login to The Benefit Bank SSI/SSDI:

Login Name:

Password:

Log In

[Reset Password](#) / [Log in Help](#)

Helpful Tools – Quick Check

20

Quick Check

- ❑ Helps to check potential eligibility for various benefits and work support programs.
- ❑ Is based on the size, income and expenses of the household.
- ❑ Uses a 5 star rating to indicate how likely a person is to be eligible for the credit or program based on the information provided.
- ❑ Go to www.ohiobenefits.org and click “Apply Now”.

QuickCheck

Eligibility Evaluation

Using the information you provided, your eligibility has been evaluated on a scale of 1-5 stars. The more stars you have, the more likely you are to be eligible for the tax credits and benefits listed.

Click on the tax credits and benefits to the right to find out more information about why you are likely to be eligible.

[Locate a Benefit Bank Site](#)

Food Stamps	★★★★★
Medical Benefits	★★★★★
Tax Credits	★★★★★
Home Energy Assistance	★★★★★

Household size. Information for each person living in the household is entered.

Household income. How much earned and unearned income was there for the tax year?

Household expenses. How much is the person’s cost of living? What are their expenses?

Helpful Tools – The Benefit Bank Site Locator

21

The Benefit Bank Site Locator provides information for the OBB locations nearby. Click the Benefit Bank Locator link on www.ohiobenefits.org, enter a zip code and click “Search”.

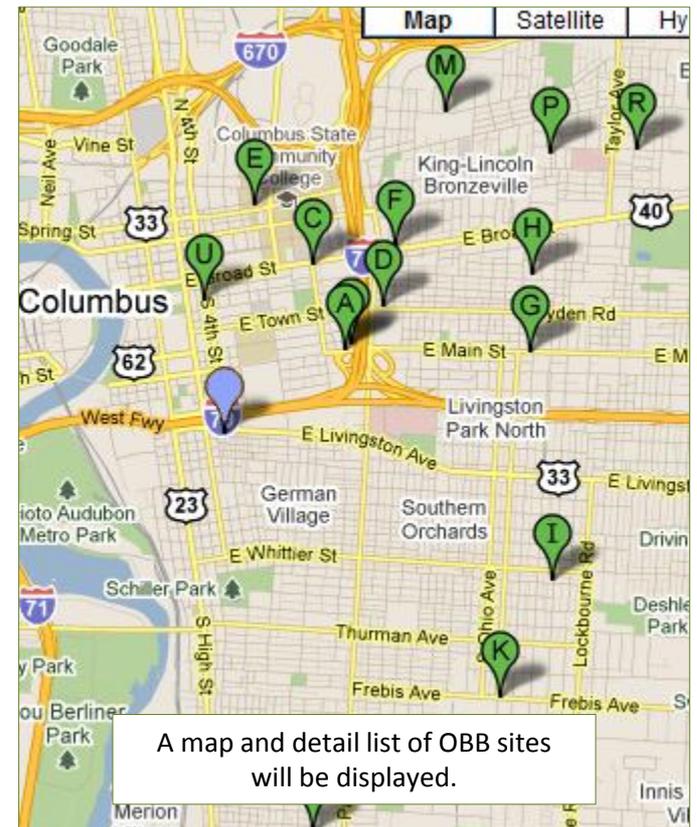
Address:

City:

State:

Zip code:

Range: **3 miles**



A Resource for You

22



The van is equipped with two workstations, can accommodate up to eight laptops, and can also provide satellite internet service within 50 feet of the van anywhere with a view of the southern sky.

The OBB Express travels throughout the state with two OBB Counselors to bring help & hope to low-income Ohioans.



To schedule the OBB Express please contact Russell Allen at: 614-221-4336 or rallen@oashf.org.

Follow the OBB Express blog: <http://obbmobilieexpress.blogspot.com/>.

The OBB Express is powered by The Columbus Foundation.

How Can I Get Involved?

23

❑ Become an OBB Site

- ❑ Participate in a Pre-Training Orientation, sign an Organization Agreement and have staff or volunteers trained. To sign up, visit:
<http://www.oashf.org/programs>
- ❑ Complete Benefits and/or Tax Training
 - Training consists of 2 parts:
 - Online training at your own pace (max 1.5 hrs) and
 - In-person training (about 3 hours) offered regionally
- ❑ Choose the Site Model that works best for your organization: Counselor Assisted, Self-Serve or Professional.

❑ Become a Volunteer

- ❑ If you don't currently have a site to work with, we can set you up with a site that could use your help by calling the OBB Hotline at **1-800-648-1176**.

How Can I Get Involved?

24

- Spread the word about The Ohio Benefit Bank
 - You can help us to gain more volunteers and sites while helping people with critical needs to connect with help and hope

- Connect clients with The Ohio Benefit Bank Self-Serve

*Ohio*benefits.org

- Take advantage of our free marketing even if you are not an OBB site by calling the OBB hotline at:

1-800-648-1176

Questions? Thank you very much!

26



HarvestCorps
SHARECorps

www.oashf.org

THE *Ohio*
BENEFIT BANK
neighbors helping neighbors

Maryjo Mace Woodburn
Director of Work Support Initiatives

maryjo@oashf.org

614-221-4336 ext. 268

General Information: 614-221-4336

OBB Hotline: 1-800-648-1176

www.ohiobenefits.org