775,000 Ohioans
407,024 TAX RETURNS
155,420 SNAP applications
$1.5 billion returned to local communities

10 YEARS

$29 million in tax prep fees saved
3,791 FEDERAL PELL GRANTS
14,272 HEAP applications
8,258 counselors trained
The Benefit Bank®, developed by Solutions for Progress, is launched in Ohio. The Ohio Association of Foodbanks receives an AmeriCorps VISTA grant to support the project.

2008

An eGateway is established between The Ohio Benefit Bank™ (OBB) and the Ohio Department of Job and Family Services to allow applications to be electronically submitted.

2010

An OBB Self-Serve edition is released at ohiobenefits.org. Ohioans can now check potential eligibility and submit applications on their own.

2011

After five years, the OBB celebrates $500 million in potential work supports and tax credits returned to low- and moderate-income households.

2013

The OBB reaches two milestones, connecting over 500,000 Ohioans with $1 billion in potential work supports and tax credits.
In 10 years, the statewide OBB network of hundreds of community and faith-based organizations have served more than 775,000 individuals where they live, work, learn, play, and pray. They have connected them with more than $1.5 billion in potential work support programs and tax credits, stabilizing low-income households and infusing additional revenue into local economies.

The Ohio Benefit Bank (OBB) is a network of community and faith-based organizations that connect low- and moderate-income households with work support programs and tax credits through an innovative online service called The Benefit Bank. These partners, called OBB sites, can connect their clients to more than 20 benefits and programs through one streamlined platform. Those benefits, programs, and services include:

- Big Brothers Big Sisters Amachi Bureau for Children with Medical Handicaps (BCMH)
- Cash assistance (Ohio Works First)
- Child care assistance
- Child and Family Health Services
- Extra Help for Medicare Part D
- Free Application for Federal Student Aid (FAFSA)
- Free tax filing (federal, state, and school district)
- Golden Buckeye Program
- Healthy U referral
- Health care coverage
- Home Energy Assistance Program (HEAP)
- Medicare Savings Program
- Ohio Youth and Young Adults in Transition Universal Plan
- Senior Community Service Employment Program
- Supplemental Nutrition Assistance Program (SNAP or food assistance)
- Supplemental Security Income/Social Security Disability Insurance
- USDA Child Nutrition Programs
- Veterans education benefits
- Vocational Rehabilitation Services
- Women, Infants, and Children (WIC)

As we celebrate this milestone, we share reflections and insights from partners and sites throughout the OBB network. Join us in taking a look at where we’ve been, and where we’re headed.
We wanted to be a part of creating systems change. We saw the OBB as an opportunity to change systems and create new systems. It gave a common platform for nonprofits to work with each other and help clients to access benefits that they need. It was this idea that we’d never heard of, but we didn’t hesitate to invest in it. We’re really proud. It’s an ongoing reminder that you never know where the next best idea is going to come from. For The Columbus Foundation, in terms of the multiplier effect and money being drawn down into the community, the OBB has been the greatest investment in terms of return that The Columbus Foundation has ever made in its 70-year history. That’s pretty powerful. And our donors continue to be moved by that return on investment. We feel like it has changed the landscape of nonprofits in terms of their ability to easily bring resources to their clients.

“It far exceeded our expectations.”
The Ohio Benefit Bank™ has only been possible thanks to a long list of partners and stakeholders that saw a vision for how the benefit application and tax filing processes could be improved to streamline services for households experiencing poverty.

In 2002, a Philadelphia-based public policy and information technology firm, Solutions for Progress (SfP), initiated the development of The Benefit Bank® as a nationwide effort to make the benefit application process easier to navigate. SfP recognized the challenges and barriers faced by low- and moderate-income people and believed that they could reduce those challenges and barriers through a streamlined technology platform.

The National Council of Churches, the Jewish Council on Public Affairs, and several other national organizations chose Ohio as a pilot state for The Benefit Bank in early 2006. Thanks in large part to the vision of the Episcopal Community Services Foundation in Cincinnati, Ohio, the Ohio Association of Foodbanks was then selected as the home of The Ohio Benefit Bank (OBB). The association and its member foodbanks realized a significant need to invest in and promote long-term solutions to poverty in Ohio, and saw the OBB as a powerful response to that need.

Early on, the association received support from the State of Ohio, the Ohio Department of Job and Family Services, and Governor Bob Taft. Governor Ted Strickland continued that commitment to the OBB, creating a director of the OBB within the Governor’s Office of Faith-Based and Community Initiatives. Additionally, the Corporation for National and Community Service saw the potential in the OBB early on, and granted AmeriCorps VISTA members to work on expansion of the project for several years, beginning in 2006. Those AmeriCorps VISTA resources were critical to recruiting and training local community organizations to put TBB to use for their clients.

The Columbus Foundation supported the OBB with its first Critical Needs Alert in 2006 and its first Continuous Improvement Grant in 2008. Over the years, The Columbus Foundation has continued to support efforts to expand the scope and reach of the OBB throughout Ohio and throughout a variety of vulnerable populations. Other private funders, including The George Gund Foundation, The HealthPath Foundation of Ohio, and The Walmart Foundation, have also made important investments in the OBB.

Many state departments and federal agencies have partnered directly with the association to expand the suite of benefit applications and workforce development tools available in the OBB, including the Ohio Department of Aging, the Ohio Development Services Agency, the Ohio Department of Rehabilitation and Correction, and Opportunities for Ohioans with Disabilities. The association is proud to partner with the U.S. Department of Agriculture and the Ohio Department of Job and Family Services (ODJFS) on increasing Supplemental Nutrition Assistance Program (SNAP) outreach efforts through the OBB network. ODJFS has served as the association’s premier public partner and funder throughout three administrations, including most recently through the support of Governor John R. Kasich’s administration.

Most importantly, the OBB is possible thanks to the hundreds of community and faith-based organizations throughout Ohio who have integrated it into their programs and services and have adopted it as a tool to stabilize households and boost local economies. Because these organizations, and their dedicated staff and volunteers, embraced the OBB, hundreds of thousands of Ohioans have achieved greater economic stability.
Our favorite story

is about a gentleman that came to a tax clinic several years ago for the first time. His ex-wife had the children. It was just him. He got maybe $1,000 back when he filed his taxes. He said, 'Oh thank goodness, now maybe I can start paying my child support, because I don't make enough to pay and I feel like I need to do more than I'm doing.' The next year, he comes back, and tells us he's been able to see his children a little bit more thanks to paying more in child support and gaining that relationship back. He tells us that he just got a new job, because the job he had before didn't pay a lot. He had two W2s that year and got closer to $2,000 in refunds and credits because of the two jobs. He said, 'This is great, my car is at the shop and I was worried I wouldn't be able to get to work and I don't want to lose this job.' The next year he comes back again and tells us that when he got his tax refund, he fixed up his car enough to trade it in for a better car, has been able to keep his job, and is making more money. He got close to $3,000 back that year. Next tax season comes around, and he's got shared parenting now because he's made such an improvement, and got the Earned Income Tax Credit.

We could just see his life improving.
The Northwestern Ohio Community Action Commission (NOCAC) has been partnering with The Ohio Benefit Bank since 2008. Their caseworkers use the program to connect individuals and families entering their homeless shelter with benefits. Heidi Keween, the community partnership coordinator at NOCAC, says that for their clients, the OBB represents self-sufficiency and independence. She says it helps them to “not be scared of the system anymore.”

“It’s a tool that’s available to people that they can use if shown how. It can help them get from a low point in their life to self-sufficiency, then they can also teach other people to do the same thing. And then they can be proud of what they become because they’re doing it on their own.”

NOCAC began providing free tax filing assistance in 2009. During that first tax season, they filed taxes for free for 160 households. During the most recent tax filing season, they helped an incredible 1,300 households, returning $1.9 million in tax refunds and credits to low- and moderate-income families. And Heidi says she knows they’ve got to keep growing, to help more people avoid paying high fees and loans to get the tax refunds they’ve earned.

“The OBB tax assistance capacity building grant is the only way we’re able to get through tax season. You’ve got mileage, forms, equipment, ink, stamps, someone to take appointments, I could go on and on. Because the program is growing so quickly each year, the United Way got a hold of it, and they fell in love with Nicholas Weber [lead tax counselor] because he’s very passionate. Who do you know who would work six days a week and never call off, ever? He runs all of our tax clinics, he’s very good at what he does. So the United Way made a grant to fund his position, serving six counties for 10 weeks. The OBB grant helps cover everything else to help it grow. The first two weeks of tax season, we get 100 calls a day. It helped us hire a part-time person to screen callers and make appointments for them. It’s an amazing program.”
The Mansfield Richland County Public Library partners with their County Department of Job and Family Services to operate First Call 2-1-1, an information and referral call center open 24 hours a day, 7 days a week. Terry Carter is a degreed librarian who coordinates the call center. Terry says that they have catalogued information about all available social services, and that they focus on helping callers understand the programs available to help them. She says where there are barriers facing their callers and clients, 2-1-1 works to figure out a way around those barriers.

“To me, it’s just the empowerment of knowledge. As a librarian and a community servant, I’m very neutral. My job is to understand what programs exist, how they’re funded, who they’re for, how one accesses them. We never tell clients what to do. We help them understand and break through a lot of the spin that’s out there by giving basic, straightforward information. It’s their choice, and they’re more empowered.”

Over the past few years, the IRS has cut back on the number of tax forms they’re printing and providing to libraries. Terry sees the free tax filing services she provides through the OBB as an extension of this informational role libraries have played in communities for so long.

“With libraries, the difficulty has often been printing, because there’s a per page cost for patrons to print instruction booklets, tax forms, health care applications, and it all starts to add up. But with the OBB tax assistance capacity building grant, we can print copies of tax returns and forms for free. Plus, we were able to purchase additional laptops, and that helped us to expand our services.”
The Mansfield Richland County Public Library and its First Call 2-1-1 has provided services through the OBB since 2008. During the most recent tax season, they helped nearly 300 households file their federal and state taxes for free, securing credits and refunds of over $350,000 and saving tax filers an estimated $46,000 in paid tax preparation fees.

“As a librarian I am thrilled to offer this service through the library because people come to the library for information. It’s neutral territory. Every government program appears to be in constant flux, and our clients are more willing to listen to us as they try and navigate the system. It’s also beneficial to JFS. As their workers’ caseloads change, each worker doesn’t need to be an expert in all of those other services. They can send them to us so we can help with other programs that are available.”

Terry also shared that she’s a huge supporter of the OBB annual meeting and training. She said that’s one day she’ll close her entire office, because not only is it a free training, but it’s an opportunity for her staff to hear firsthand from government agencies what changes are being planned and how to connect clients with the bigger picture and break down silos.
Everything is about building self-reliance.

We’re helping veterans regain independence. Sometimes a veteran has come home and the wheels have sort of come off their life. We’re trying to help them put their wheels back on. Other times it’s a veteran who has been home a long time and they’re elderly now and they don’t know what resources are available but they know that life is tough sometimes and they don’t have the financial resources. Even little things like home energy assistance make a huge difference. We’re grateful for the OBB because it would be a lot more difficult for us to serve our veterans without it. The convenience of essentially having the OBB as a one-stop shop, that is really what makes it so valuable to our folks. One of the interests we had was using the free tax services as a marketing tool to get veterans to come in and find out what other kinds of problems they might be experiencing in life and how we might be able to help them. We serve all veterans, every situation. If a veteran has served honorably, it doesn’t matter if they’re young, old, have families, are single, married, homeless, male, female, black, white. Every story, every situation is different. Sometimes it gets emotional. We helped file taxes for a veteran who hadn’t been filing, and now all of a sudden he’s getting this huge return and he breaks down and cries. And that’s a really cool feeling to have, that you helped change someone’s life. We are all about taking weights off people’s shoulders.”
The Military Veterans Resource Center began 16 years ago, strictly as an employment service for veterans. But as Len Proper, executive director and U.S. Marine Corps veteran, shares, his organization quickly saw a need to do more.

“We began to see other things were getting in the way of veterans finding employment. Barriers were starting to pop up. So we kind of evolved as an organization. We wanted to help veterans identify and then overcome the barriers, but we wanted them to be able to take the lead. We realized we did not have the funding to do everything, to be all things to veterans - so we needed to reach out in the community and identify what other resources were available. That’s how we got started with OBB.”

Len and his team at the Military Veterans Resource Center received an OBB tax assistance capacity building grant for the first time in 2016. Len says, “The thing that gets me really excited about the program is that every time we help a vet, we’re putting a couple hundred dollars in that veteran’s pocket because they’re not shoveling that out to a paid tax preparer. We look at it like this: we got a $6,000 grant from the OBB, and we’ve been able to save veterans ten times that amount just in paid tax preparation fees. Plus the $500,000 in tax refunds and the Earned Income Tax Credit. That’s a really good investment of taxpayer dollars.” As Herb Jones, veterans services specialist, says, “The OBB is a tremendous tool in terms of assessing where your life is going. Using it, I feel so experienced and empowered, and I’m passing that on to my clients.”
We see clients that only have 5 or 10 minutes between buses, between jobs. Or if they had the time to take off work to get down to the county office, they’d wait in line just to turn in their paperwork. It spurred us as a food bank to do SNAP outreach. We were giving out bags of food, a three to five days’ supply of groceries for people to take home, and we thought, ‘What about the other 25 days in the month, what do they do then?’ So we started exploring food stamp outreach. Then the Ohio Association of Foodbanks brought the OBB to us. We started ramping up our work through the OBB about four years ago. As a food bank serving six counties, we wanted to produce a quarter of our meals through SNAP outreach. Now we have a full-time help center and outreach counselors that go into the community to complete the SNAP applications face-to-face. We’ve come a long way. Without the OBB, I guess it would really fall on our clients. We wouldn’t be able to help with the breadth of all the benefits, we’d have to bring the applications down to the County Department of Job and Family Services offices, and someone from JFS would have to enter in all the information. The clients would suffer. And in no way would we be able to produce as many meals, we just couldn’t provide the resources that we do. All of our funding through our outreach team is based on this tool we can use. It’s a huge selling point that we do more than just food stamp applications through the OBB. We can help clients apply for all of these benefits at the same time, so that is just kind of a relief.

“"It’s an access gap.

They don’t have to go through it alone."
The Greater Cleveland Food Bank partners with the Ohio Association of Foodbanks and the Ohio Department of Job and Family Services on Ohio’s USDA Supplemental Nutrition Assistance Program (SNAP) Outreach grant. The Food Bank works closely with the County Departments of Job and Family Services as collaborators in serving families in need. Joe Eiben, director of benefits outreach at the Food Bank, describes it as an effective public-private partnership.

“The OBB represents relief for our clients. The county does great work, they approve and process all of the applications, but due to the county’s caseload being so high, I think it’s a challenge to balance how much education they can give at the same time they’re getting through cases. But with our outreach counselors, we have the time to talk to and meet with clients. We reach out at the point of access that people actually have.”

Joe says the Food Bank’s outreach counselors especially notice how important the OBB is to seniors. “They might only be eligible for the minimum $16 a month in food assistance. But with the OBB, we can help them apply for help with their prescriptions to put more back in their pockets. We connect them with other programs that will really help free up money so they can stop cutting prescriptions in half and afford food.”

The Food Bank has connected households in northeast Ohio with more than $94 million in potential SNAP benefits through the OBB, helping to close the meal gap for the more than 325,000 food insecure people in their six-county service area.
The Potter’s House Ministries is housed in a modest residential building converted into an office space, nestled beside the rolling hills of southern Ohio’s Appalachian region. It’s a nonprofit that was started as a ministry of the Church of the Nazarene in 2004. The first year they started with a food pantry and served 1,730 people. Last year, their food pantry served nearly 30,000 people in Sciotoville, a neighborhood in the small city of Portsmouth. Anita Casper, director of Potter’s House, says they got started with providing OBB services in 2008 because they wanted as much money as possible to stay in their local community, helping local families.

“Our biggest goal was that we wanted to save our taxpayers the money for tax preparation fees, so that the money stayed in our community and didn’t go to some big corporate company somewhere. We feel like the more we can generate for our home community, the more the people here in our county are benefiting.”

Since then, Potter’s House has grown into a massive free tax assistance provider, helping roughly 1,300 households file their taxes each year. Anita says they have new clients every year. “We do a lot of ground work to reach these clients. We spend all summer and fall out in the community. The flyers that we get from the OBB saves us thousands of dollars in printing. We see folks come in with their flyer, saying someone gave it to them or they saw it posted somewhere, and we really see the results of what we’re doing.”

When asked what her organization would do if it didn’t have access to the OBB, Anita says they probably wouldn’t be filing taxes for free at all. “It’s just easy to use. It’s easy to do, and if it wasn’t easy our volunteers probably wouldn’t come in here and do it. It’s simple enough they don’t mind coming in, donating time, and helping people out. It’s impacting the community. More and more people are talking about what we offer. We’ve had several single parents who have come in and thanked us over and over, that they can’t believe it’s free.”
In addition to providing free tax services to more than a thousand low-income families each year, Potter’s House has also helped hundreds of households in their community apply for home energy assistance, food assistance, health care coverage, and more – returning more than $7.5 million in potential work support programs and tax credits to low-income families in Scioto County.

“There’s a huge stigma about walking in the doors at the Job and Family Services office in our county, and in every county. So people like coming to us. They feel safe, they feel like we’re not going to judge them about who they are or what they need. It makes a big difference. It’s saving them thousands of dollars that they’re able to use at local businesses instead and hopefully jump start our economy.”

Over the past few years, Potter’s House has received funding through the OBB tax assistance capacity building grant to help expand their services. Anita says it frees up resources and helps them provide small stipends for their volunteer tax counselors. “I’m not sure how we’d function without it,” Anita says. “We stretch every dollar we can the best we can. But I know we would not be doing the capacity we’re doing if we lost it, because we don’t have the resources to keep going out of our budget.”
It’s hard to imagine what it would be like without the OBB. By giving people food through our food pantry, we're reducing their monthly expenses. But the OBB is the only program I know where we can sit down with a client and help them on the income side of their statement. People haven’t accessed it either because they are ashamed or they don’t know it’s there. If we can break down those barriers and help people access benefits, it’s just huge. There are a lot of stereotypes or misperceptions out there about a lot of the benefits, but when you look at the percentage of folks who are receiving SNAP who are children and seniors, we have to do it. The sheer volume of SNAP applications that JFS is dealing with is mind-boggling, so if we can take a subset of that and help streamline the process for folks, that makes a huge difference. You have to treat people like people. We don’t call them clients, because that puts us on two different tiers. We call them neighbors because we should be equals. Beyond dollars and cents that we’re able to return to them, the OBB provides hope. It’s a personal connection. At the food pantry we give out handouts all day long, but with the OBB, we’re giving people a hand up.

“It’s part of who we are.”

Brad Draper
Lutheran Social Services of Central Ohio
Columbus, Ohio
Lutheran Social Services (LSS) of Central Ohio was one of the first organizations to adopt The Ohio Benefit Bank in 2006. Over the past 10 years, their staff and volunteers have connected over 1,500 families with Supplemental Nutrition Assistance Program (SNAP, or food stamp) benefits and Home Energy Assistance Program (HEAP) benefits. They have filed nearly 6,000 federal and state tax returns for free for low- and moderate-income households. They’ve connected hundreds of people to health coverage and federal student aid. Brad Draper, corporate director of food pantry services, says they do this work because there’s such a huge need to help link people with benefits.

“There aren’t many tools we have to shorten the line at the front door of our pantry. In fact, the OBB is the only one. Our board members are head over heels for the OBB. For every dollar invested in the program in terms of staff time and space and supplies, we’re putting $75 back into the pockets of low-income families. That’s a pretty compelling story.”

LSS of Central Ohio serves as an OBB direct access site with the Franklin County Department of Job and Family Services. Their counselors have direct contact with caseworkers at JFS and can help individuals who might have trouble navigating recertification or aren’t getting satisfactory results on their own. As Brad puts it, LSS “tries to grease the wheels a little bit for them” through their contacts at JFS. He says, “OBB direct access is the best thing since sliced bread! It saves a lot of time for the client, and it’s just good for everybody.”

For the past few years, LSS has received an OBB tax assistance capacity building grant to help increase staff hours to manage volunteers and schedule appointments. “When you think about doing over a thousand tax returns, that’s a lot of paper and ink. Being able to offset those costs has been huge. Without it, it would be a dramatic, dramatic impact.”
We took a leap of faith.

Every year, when I talked with Ohio’s state legislators about the increasing demand for help we were seeing in our emergency hunger relief network, they would ask me what we were doing to connect our food pantry and soup kitchen clients with other resources. When I heard about The Benefit Bank® from Solutions for Progress, I knew it was the answer to their question. The Benefit Bank platform has allowed volunteers and staff at local organizations throughout Ohio to connect their neighbors and friends in need with an array of work support programs to boost their household income, stabilizing families in crisis and supporting low-income workers. Over the past 10 years, the OBB has continually driven the social service sector to innovate and work more efficiently and effectively, both for clients and counselors. We have been proud to partner with the State of Ohio, four federal agencies, eight state agencies, and hundreds of faith-based and community organizations to create real, systemic change in the way services are delivered in our state. From libraries to prisons, universities to food pantries, churches to senior centers, our network of OBB sites help the clients and community they serve access the benefits and tax credits that can help them work toward a healthier, more stable future.

We can’t thank each and every partner enough for taking this leap with us.”
A program of the Ohio Association of Foodbanks

Hundreds of nonprofit, faith-based, & community organizations reaching people where they live, work, learn, play, & pray throughout Ohio.
Solutions for Progress (SfP) is a 20-year-old mission-driven private sector company, based in Philadelphia, that delivers practical, cloud-based services to directly assist low- and moderate-income individuals and families to move sustainably out of poverty. SfP is the developer of The Benefit Bank®, which is being used to serve low- and moderate-income Americans in six states, including Ohio.

The Ohio Department of Job and Family Services (ODJFS) is committed to improving the well-being of Ohio’s workforce and families by promoting economic self-sufficiency and ensuring the safety of Ohio’s most vulnerable citizens. ODJFS has partnered with the Ohio Association of Foodbanks to implement and support The Ohio Benefit Bank™ since its inception in 2006.