



**RAISE Texas Action Summit:  
Expanding Opportunities for Texans  
November 16 – 17, 2009**

## **Our Public Purpose**

The Department of Community Initiatives (DCI) serves as the human services branch for the City of San Antonio. Our mission is to strengthen the community through human services investments, resources, and partnerships that benefit everyone.



## Partners

- San Antonio Coalition for Family Economic Progress (SACFEP) was a public-private partnership developed in 2001
  - Coalition evolved out of Annie E. Casey Foundation's work and IRS transition to community leadership
  - Initial focus centered on the Earned Income Tax Credit Campaign and VITA
  - Expanded to include asset building
- August 2008, SACFEP merged with Alamo City Coalition for Economic Self Sufficiency (ACCESS)
  - Now more than 80 members
  - Goals and objectives remain the same

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## Business Partnerships

- HEB
  - Largest supermarket chain in San Antonio
  - 5 VITA Sites
  - 7,500 tax returns
  - Removed paid tax preparers in the five VITA locations
  - Pledged to increase delivery of social service programs through retail outlets



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## Credit Union Partnership - Alternative Refund Anticipation Loan

- Paid preparers who offer RALs usually charge \$335, including tax return
- Partnership with generations Federal Credit Union
- *Refund Express*
  - 0% interest loan
  - \$5 initial deposit for new accounts
  - 2,368 *Refund Express* ARALs in 2009
  - More than \$6 million in total loans
  - 1,542 new accounts opened at Generations Federal Credit Union because of ARAL



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## Lessons Learned

- Engage partners with capacity, mission and will
- Clarify purpose of partnership
- Define expectations of partners
- Reach common ground with strategic partners currently serving targeted population
  - Discuss “What’s In It For Me” and how each group will benefit from partnership
- Start small, build foundation, add new members who strengthen the partnership

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## Influencing Public Policy

- Produce quantifiable results
  - Early, collective successes build public will
- Use return on investment studies to make a business case for these ventures
- Demonstrate to local political and community leaders how their constituents financial well-being can be improved



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## Contact Information

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