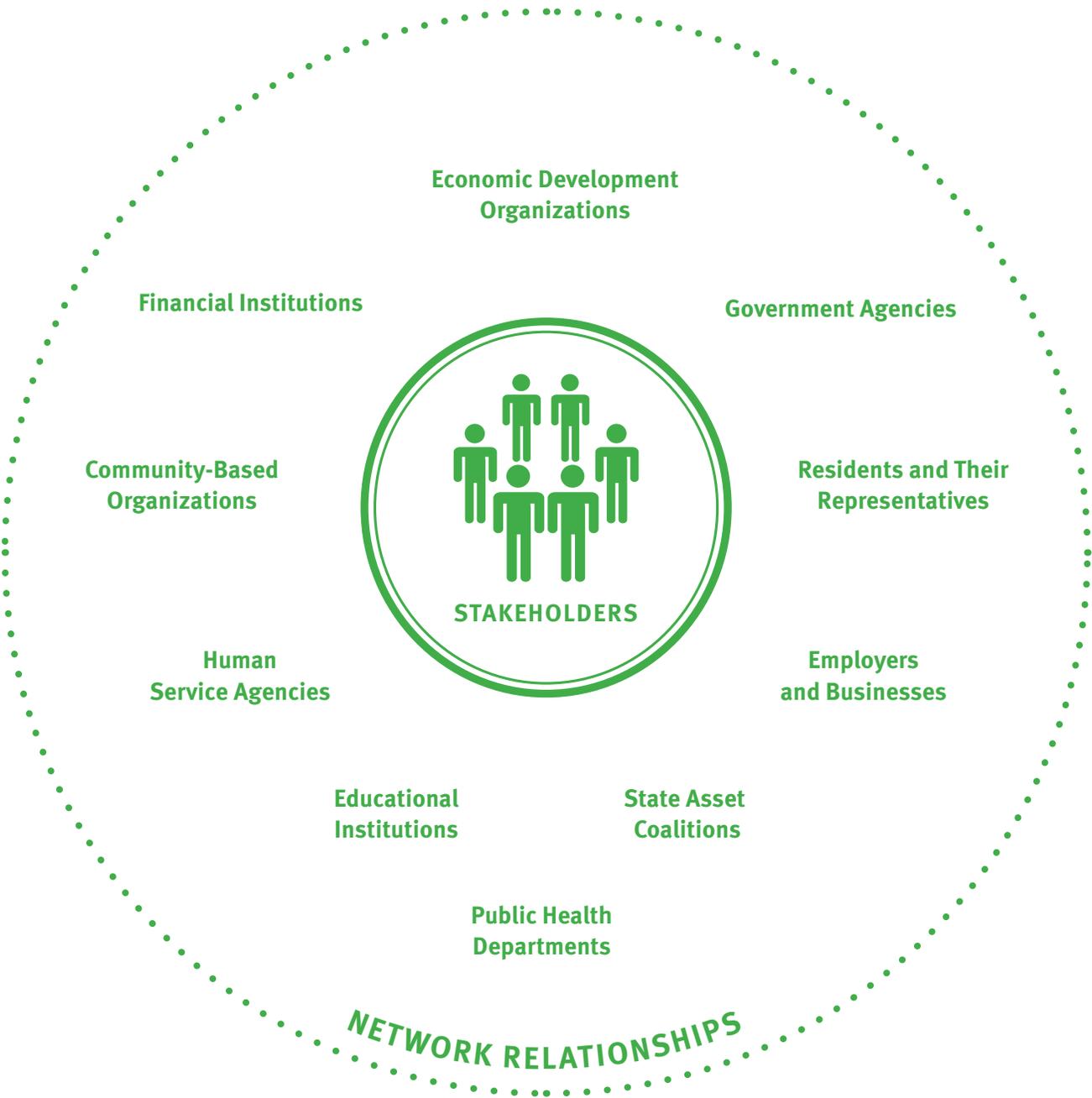
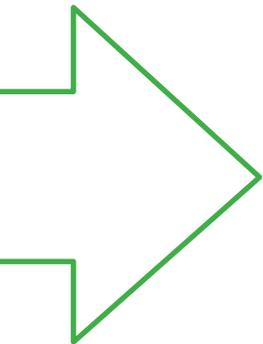


PART 3: CREATING ASSET-BUILDING NETWORKS

How can human service organizations improve asset-building opportunities for their clients through new network relationships?



**BUILD COLLABORATION,
COOPERATION AND PARTNERSHIP**



SUCCESSFUL PARTNERSHIPS

Integrating Asset Building Into Human Service Practice Networks

- › HOW CAN HUMAN SERVICE ORGANIZATIONS IMPROVE ASSET-BUILDING OPPORTUNITIES FOR THEIR CLIENTS THROUGH NEW NETWORK RELATIONSHIPS?
- › WHAT ARE THE BENEFITS OF INTERAGENCY PARTNERSHIPS AND COLLABORATIONS?

PARTNERSHIPS, COLLABORATIONS AND STAKEHOLDER ENGAGEMENT

Interagency partnerships and new forms of collaboration are essential for many human service agencies seeking to incorporate asset building into existing programs. Collaboration is a cost-effective way to broaden impact and provide more comprehensive services. Examples from the field illustrate how asset building produces impact and is strengthened and sustained when both traditional and nontraditional strategic community partners — such as peer organizations, government agencies, credit unions, private businesses and nonprofits — join forces to shape the collective effort. Individual agencies sustain the ability to specialize in their core areas while also sharing and growing asset-building knowledge, strategies and responsibilities with others. As an added incentive, partnerships can open the door to new funding sources, as many new grants are now awarded that require interagency collaboration.

Partnerships can take many forms and can comprise various levels of commitment.

- › **Collaboration** Mutually beneficial and well-defined relationships are entered into by two or more organizations to achieve common goals.¹¹⁸ A basic collaboration is simply making referrals of clients; organizations can build awareness of each other's services so that they can easily refer clients to their partner agencies for key services.
- › **Cooperation** Informal relationships between organizations allow for sharing knowledge and resources and mutually referring clients. This may involve co-locating services at each other's sites for ease of access to a commonly shared client pool and common intake forms to reduce enrollment and tracking redundancies.
- › **Partnership** Systems of formalized cooperation typically are made through a memorandum of understanding (MOU) in which parties agree on policy and program objectives, and share responsibility, resources, risks and benefits over a specified period of time.¹¹⁹ The organizations may seek out new and shared resources together, which can lead to systematic asset integration into the missions and institutional practices of the partnering organizations.

While collaborations take a variety of forms, one of the biggest benefits is the impact on the organizational missions, institutional practices, and staff engagement and learning. Integration of asset building through partnership with others helps improve the overall asset-building environment and creates a framework for action that brings communities together around a shared goal and a strategic approach to impact.

Part 3 of this guide offers a few distinct models that have proven successful, and highlights several creative, ongoing partnerships that are fostering change for individuals, families and communities.



STAKEHOLDERS IN ASSET BUILDING

Each type of stakeholder brings a different set of possibilities to the table.

Government

Deeply embedded in communities, government agencies have a wide scope of impact and are often trusted sources of information and services. Partnerships with city, county, regional, state and federal government agencies can be critical to help asset-building programs reach scale. Additionally, public-private partnerships have the potential for longevity if stable funding sources are established.

Financial Institutions

Credit unions, banks and other financial institutions that participate in asset-building initiatives can provide accounts where people can embark on saving. Financial institutions can also play a role in financial literacy education by raising awareness of the benefits of banking, the function of interest, and the availability of affordable financial products and low-interest loans. Partnering with financial institutions also helps connect unbanked and underbanked households with regulated financial institutions, which tend to be less costly than services like commercial check cashing.

KEY RESOURCE

The Woodstock Institute created a guide to help community organizations partner with mainstream credit unions to improve outreach to low-income individuals. “Building Community Assets: Growing Lower-Income Credit Union Membership Through Community and Credit Union Partnerships” is available at: www.woodstockinst.org/research/building-community-assets-growing-lower-income-credit-union-membership-through-community

Employers and Businesses

Employers and businesses can play an active role in encouraging their employees to save. For instance, many employers provide matching funds for employees' individual development accounts (IDAs) or children's savings accounts (CSAs). Alternatively, employers that provide retirement savings accounts as part of their benefit packages may offer to match contributions to these funds. Employers can also be a resource for letting people know about the asset-building opportunities in their communities, such as free tax-preparation sites, credit and debt counseling, financial education and matched savings programs. And beyond asset-specific resources, employers can refer employees in need to various partnering community agencies.

State Asset Coalitions

Most states have established asset coalitions, statewide networks of public-, private- and nonprofit-sector stakeholders that work together to increase asset-building opportunities in their states. Joining your state's asset coalition can be a valuable first step in learning about the latest policy and programmatic efforts around asset building in your area. Being part of the coalition also allows you to network with other agencies that are interested in asset building. Participating in the coalition is a way to bring your agency's unique perspective to the table and make sure your clients' particular needs are well represented in your state's asset agenda. Additionally, asset coalitions often provide technical assistance, which can help agencies create or expand asset-development programs.

Other Human Service Agencies

Partnering with other human service agencies allows organizations to expand their services and their reach in an efficient way. A successful partnership enables organizations to specialize in specific areas of expertise so that efforts are not duplicated. In this way, partnerships expand agencies' capacity to respond to their communities' changing needs. Interagency partnerships are also a tool for expanding stakeholder engagement and contextualizing each organization's work within the larger human-service field.

KEY RESOURCES

PolicyLink's Access to Financial Security is a virtual hub for asset-building policies and programs that address wealth inequality and racial wealth gaps while promoting economic security. The site includes a comprehensive asset-building resource library as well as tools to network with organizations and coalitions driving asset building across the country. This site offers a way to connect and learn about existing efforts in your area.

<http://accesstofinancialsecurity.org/>

The Assets for Independence Resource Center created a brief guide for service providers interested in approaching asset-building organizations for collaboration and assistance, including a list of questions to ask your local asset-building organization.

<http://idaresources.acf.hhs.gov/page?pageid=α047000000CNdfv>

EXAMPLES OF SUCCESSFUL PARTNERSHIPS

Tacoma Housing Authority's Education Project and Children's Savings Account Programs

The Tacoma Housing Authority (THA) in Washington State takes a holistic approach to serving its community by helping people “succeed not just as tenants but as parents, students, wage earners and asset builders.”¹²⁰ While providing families with affordable housing, THA partners with local public schools, colleges and service providers to support children in succeeding in school. With its Education Project, THA partnered with Tacoma Public Schools to offer targeted services at particular high-need schools, including the following:

- › THA provides rental assistance and case management to homeless families whose children are in kindergarten or first grade at McCarver Elementary School.
- › THA collaborates with the Washington State College Bound Scholarship (CBS) program, which promises tuition assistance to all students who graduate from high school with a GPA of at least 2.0. To be eligible, students must enroll in CBS in the eighth grade. THA works to enroll all eighth-graders in its service area in the program. THA's outreach efforts have boosted their residents' enrollment in CBS from 83% to 100%, which is 19% higher than the state uptake rate.¹²⁰

In addition, THA recently received grants from the Bill & Melinda Gates Foundation and the United Way of Pierce County to incorporate asset building into its education project through a children's savings account (CSA) program, which gives children the opportunity to build financial savings and aspirations for postsecondary education. Students living in Tacoma's Salishan neighborhood are eligible for two complementary school-linked children's matched savings accounts:

- › THA will open a savings account for each child attending Salishan's Lister Elementary School and will match deposits up to \$500 per year through the fifth grade. The school will also incorporate financial literacy into its curriculum.
- › THA plans to invite all youth attending First Creek Middle School to enroll in the Scholar's Incentive Program (SIP), which provides financial incentives for reaching milestones, such as taking the SAT. For each milestone, the student will receive a small cash award as well as a larger deposit into her/his matched savings account (up to \$700 per year). Upon completing high school, students may use their savings for educational purposes.¹²⁰

Illustrating how human service agencies can tap into an array of valuable community partners and resources, THA partnered with a diverse group of organizations to bring matched savings accounts to schools. To do so, Tacoma Public Schools will host the savings accounts, while Heritage Bank will manage the SIP escrow accounts. Several social service partners in Tacoma will provide supportive services. The staff of Making a Difference in Community (an academic support program for low-income, first-generation students), already located in the schools, will work with SIP participants and track their outcomes. In addition, the Tacoma Urban League, YMCA, Resources for Education and Career Help (REACH), and Ladies First will provide college mentoring, guidance counseling and community engagement programs for youth participants. THA also received technical assistance from the Corporation for Enterprise Development (CFED), a national nonprofit think tank. When implemented, the two CSA programs will serve 760 children in cohorts spanning 13 grades.¹²¹

For more information: www.tacomahousing.net/content/childrens-matched-savings-accounts

Mission Economic Development Agency's Latino Microenterprise Tech-Net Project

The San Francisco-based Mission Economic Development Agency (MEDA) is a nonprofit community economic-development agency that offers services to low- and moderate-income Latino families, including workforce development, small-business development and free tax preparation. MEDA recently embarked on a collaborative effort with the National Association for Latino Community Asset Builders and a network of nonprofit organizations in 11 states to establish the Latino Microenterprise Tech-Net Program (Tech-Net). Tech-Net provides computer access and bilingual computer training to low- and moderate-income Latinos, with an emphasis on entrepreneurs looking to launch and grow small businesses. Local human service agencies like MEDA oversee and administer the program in each participating location. The program has established and expanded new public computer centers in 12 communities across the U.S. The most important role of these computer centers is to provide Internet access to a population that currently has limited access. The computer centers also provide bilingual (English-Spanish) computer training and adult education on topics that include financial wellness, literacy development and job skills. The locations of the nonprofit partners throughout the U.S. are listed in the box below. This project is funded through the Broadband Technology Opportunities Grant Program, sponsored by Broadband USA, and also receives support from Citi and IBM.^{122,123}

To date, this collaborative effort has established more than 21 public computer centers featuring more than 300 workstations. The Tech-Net program has created more than 1,600 jobs and reached more than 40,000 individuals through open-lab access. Additionally, nearly 15,000 individuals have received training through Tech-Net.¹²³ For more information: <http://medasf.org/programs/latino-tech-net>

LATINO ECONOMIC DEVELOPMENT CENTER LOCATIONS

- › San Francisco, Calif.
- › Los Angeles, Calif.
- › Blackfoot, Idaho
- › Phoenix, Ariz.
- › Del Norte, Colo.
- › Anthony, N.M.
- › Laredo, Texas
- › San Antonio, Texas
- › Minneapolis, Minn.
- › Kansas City, Mo.
- › Philadelphia, Penn.
- › Wheaton, Md.
- › Washington, D.C.

“We use interagency partnerships for a holistic approach to provide better services to our families. Through Tech-Net, families receive assistance on how to build or improve their credit to get better opportunities to buy a house or apply for a business loan. Also through the Tech-Net program, MEDA’s families learn how to use technology to promote their businesses and bring in more customers. Families learn how to use social media as a powerful marketing tool, how to build a website, and how to have a presence on Yelp and other platforms.”

Edwin Rodriguez, Business Development Program Director, Mission Economic Development Agency

“Tech-Net has been very beneficial for our Latino families, providing not only basic and intermediate digital literacy training but also the opportunity to use the power of the Internet to improve their lives. Agencies are bringing asset-building services to communities by offering their computer labs to low-income families that do not have Internet access at home. By integrating all of our services at the Plaza Adelante Tech Center at MEDA, we have been able to provide solutions to families, including access to affordable Internet, our computer purchase program, and the opportunity to learn how to use computers to get ahead.”

Leo Sosa, Director, Plaza Adelante Technology Center

Home Forward's Bridges to Success Asset-Building Project¹⁷

Recognizing that asset-building approaches are not “one size fits all,” many partnerships are built with the intention of tailoring services to meet the needs of multicultural communities. Beginning in 2013, the Paul G. Allen Family Foundation has supported a partnership between Portland, Ore.’s housing authority, Home Forward, and a local nonprofit, Innovative Changes, to launch the Bridges to Success Asset-Building Project. Through this effort, Innovative Changes integrates culturally responsive financial education into Home Forward’s signature asset-building programs, such as managed savings accounts and individual development accounts (IDAs). Bridges to Success helps to meet the needs of Portland’s growing non-English-speaking and immigrant populations.

Home Forward tailors its asset-building programs to serve 80 low-income immigrant households living in its New Columbia and Humboldt Gardens communities. To do so, nonprofit partner Innovative Changes created culturally specific financial-education curricula for Spanish-, Somali- and Arabic-speaking residents. The program facilitates peer groups and community events to build social capital among immigrant families through such services as “Credit Cafes,” where residents gather together to receive annual credit reports and corresponding financial coaching to improve their credit scores (J. Keating, personal communication, October 2014). The program has uncovered important insights to better serve non-English-speaking and immigrant households. For example, program staff learned that due to language barriers, some families were delinquent on rent payments because they had misunderstood the rent payment process. Others were finding barriers to saving due to religious restrictions on earning interest. For instance, to meet the needs of Muslim participants, Innovative Changes incorporated discussions concerning Sharia beliefs about interest into their workshop and let residents express their own feelings without asserting a right or wrong approach. The program also extended workshops from two to two and one-half hours to build in a break for prayers. Through education and the restructuring of some existing products, new access to opportunity was created.

In the first year of the collaboration, Home Forward saw a 25% increase in residents using IDAs and managed savings accounts. From this group, four households used these assets to buy their first home, and five more plan to purchase in the next 12-16 months. Additionally, more than 70% of participating households were newly employed for more than three months, and non-English-speaking residents saw a significant improvement in banking and budgeting knowledge (J. Keating, personal communication, 2014). These successes illustrate how private philanthropy can build the capacity of public asset-building programs by fostering partnerships attuned to a community’s multicultural needs.

For more information: www.homeforward.org www.innovativechanges.org/

“Immigrants bring creativity, hard work, persistence and thriftiness to our country. Helping them build assets creates a crucial foundation from which they can expand their positive economic and social contributions to our communities.”

Nancy Yuill, Executive Director, Innovative Changes



WAYS TO TAKE ACTION

Partnerships and collaborations, in myriad forms, are key elements of asset building. Partnerships help agencies to expand their reach, enhance efficiency and improve effectiveness.¹²⁴ When you are looking to partner or collaborate with other organizations, it's important to find the level that is right for your organization, aligned with your available time and capacity, the commitment of others, and the specific needs of your client base and community.

Here are a few ways to approach collaborations.

- › Refer clients to other organizations by improving staff knowledge about asset building. Provide staff with written materials and resources that clients can take with them to learn more. This will improve community and staff mutual awareness of the reach of asset-building opportunities in the community. Put posters and signage in all waiting rooms to show the process of asset development and to encourage clients to ask questions about asset-building opportunities when they meet with staff. This is a low commitment starting point for many organizations.
- › Establish a formal relationship with one or more stakeholders to broaden access to specific asset-building services and to improve ease of access and uptake. This relationship may occur by contracting or simply allowing for co-location. Often known as “bundling” of services, this is typically a time-limited or reviewed commitment and may require some additional resource contributions.
- › Formalize a partnership among a number of stakeholders to advance a shared and jointly developed mission and goal. This requires the sharing of resources, risk and administration. A formal partnership also calls for the integration of staffs to become more involved in the asset-building mission of the partnership.



KEY RESOURCE

The Institute on Assets and Social Policy's recent case study of Chelsea CONNECT offers a valuable example of the process of building a multi-partnership model for integrating asset building into human service provision.

<http://IASP.edu/Connect>