

Ho‘owaiwai Empowerment Service Rural Outreach Services Initiative



It takes a village . . .

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Office of Housing & Community Development



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Ho‘owaiwai Empowerment Services Rural Outreach Services Initiative

It takes a village . . .

As a community of service providers, we are constantly looking to learn from one another in how we can best support Hawai‘i Island families and meet their immediate needs with the long-term in mind, particularly given the rural nature of our island.

Brandee Menino, Chief Executive Officer, HOPE Services Hawai‘i, Inc.

I. Introduction

With support from the County of Hawai‘i, Department of Research & Development, this initiative worked to support the network of organizations as well as the Network Weavers who are carrying out pilots to develop, sustain, and expand their delivery of *Ho‘owaiwai Empowerment Services* through Rural Outreach Services Initiative (ROSI) sites so as to improve access to a variety of services for Hawai‘i Island families, particularly for those who live in underserved communities. The Network support for ROSI sites focused on expanding support that increased the financial stability and genuine well being of Hawai‘i Island families while building and strengthening the communities in which they live and thrive. Its intent was to realize outcomes at three levels:

- Build Genuine Wealth & Financial Security at the *Individual & Family Level*;
- Improve Productivity & Viability at the *Private & Public Sector Level*; and
- Nurture Sustainability & Resilience at the *Community Level*.

It was envisioned that synergistic and mutually beneficial employer/employee relationships, entrepreneurial opportunities, and public/private partnerships would be generated by tapping a network of public, private, and community sector partners. This would help to nurture *layers of resiliency* to create a supportive environment for individuals and families as they pave their own pathways to social and economic resiliency.

The purpose of this initiative was to expand HES with the piloting of a rural delivery of services at the existing ROSI site at the Hāmākua Health Center in Honoka‘a, and pilot a ROSI site at the Neighborhood Place of Puna's Ke‘eau location with a desired expansion to its Pahoia location in order to provide services to a number of greatly underserved communities. Of additional importance to the Ke‘eau and Pahoia locations are access to job training and employment services, which is a point for collaboration with existing Network partners involved with the Workforce Investment Act.

We want all Hawai'i Island residents to acquire the skills necessary to take control of their financial health and well-being. The ability to save, to invest in education, to obtain affordable housing or start a business – in short, investing in the success of island people – is what moves families ahead.

Mayor Billy Kenoi, County of Hawai'i, in *Ho'owaiwai Hawai'i Island: Building Genuine Wealth*, 2011

II. Underlying Framework & Guiding Principles

The underlying framework for the HES is rooted in the concept of 'ohana economics that focuses on the root word of *economics*, *oikonomia* (*οἰκονομία*), a Greek word meaning “management of household.”¹ The idea of “managing the household” is then integrated with Annie E. Casey Foundation’s *Earn It, Keep It, Grow It* frame that encourages strategies that help families to:

- *Earn It* – IF we increase earning opportunities through economic localization and development . . . THEN families will have a stable employment base for building assets.
- *Keep It* – IF we support families as they manage risk and reduce expenses . . . THEN families can better manage their household expenses and increase their options for building assets.
- *Grow It* – IF we help families increase their assets . . . THEN families will increase their self-sufficiency and have more choice and control in their lives to have financial security against difficult times; to create economic opportunities for themselves; and to leave a legacy by protecting our island community and environment for future generations’ quality of life.

The following are the guiding principles for the HES initiative:

- *Ho'owaiwai Hawai'i Island Framework.* The concept of ho'owaiwai (to enrich) is rooted in the time tested indigenous wisdom of Native Hawaiians that to be, thrive, and prosper in these islands, we must hold sacred our interrelationship and interdependence with 'āina – that which feeds us.

Thus, the County of Hawai'i's approach to family and community financial empowerment and genuine wealth building involves strategies to *Earn It, Keep It, Grow It, Share It* within the values base and context of cultural, environmental, and community sustainability and supported by on-going learning.

- *More Than Just Financial.* For Hawai'i Island families, wealth is more than the accumulation of money and goods, it relates to 'ohana, the quality of relationships, the resilience that comes through the support of community networks, and the ability to share and leave a legacy for future generations.

¹ Wikipedia: *Oikonomia*. Retrieved 07/ 27/ 2009 from http://en.wikipedia.org/wiki/Oikonomia#cite_note-0

In addition to the above, the following principles provide further guidance for the establishment and development the HECs:

- *A Network & Embedding Approach.* Using a network and embedding approach to *ho‘owainwai empowerment* efforts will ensure their long term viability and contribute to building and strengthening the communities in which our families live, work, and play. This involves:
 - using a network strategy to weave relationships, assets, and local wisdom to advance family and community financial empowerment efforts.
 - embedding asset building strategies in existing public, private, and community sector programs and services.
- *Invest In Our Children & Youth.* Hawai‘i Island’s children and youth have a critical role to play and, thus, there is a need to make intentional and deliberate investments in building their assets and positive development, including intergenerational mentoring relationships that encourage the transfer of knowledge and help strengthen their capacity to become the future agents of positive change in their families and communities.

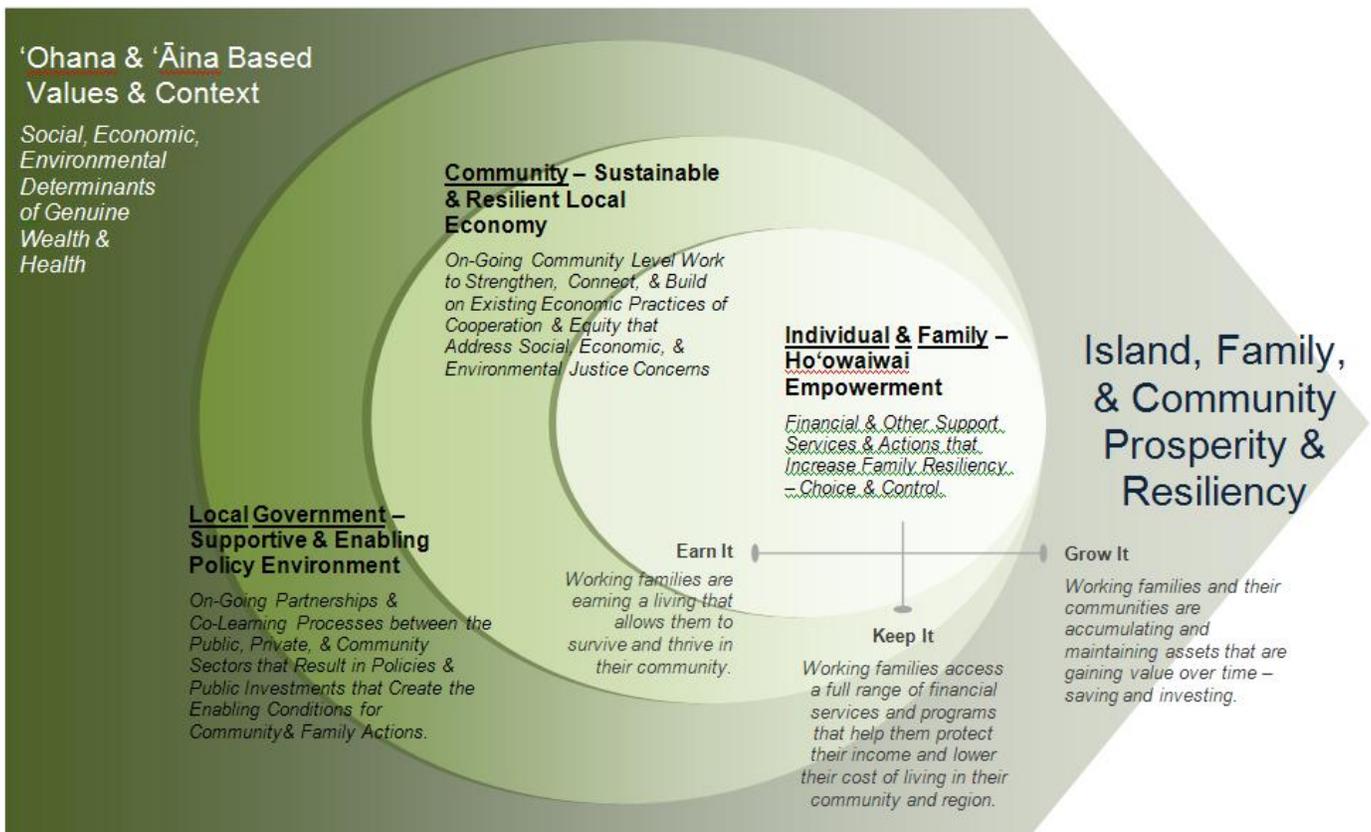
See Appendix 1 for more information on the underlying framework and principles of the Network.

The concept for the HES is loosely based on lessons learned from New York City’s municipal-based financial empowerment centers and the additional demonstrations of the model nationwide by the Cities for Financial Empowerment.² It builds on these models but ensures that the design is responsive and relevant to an island context and capitalizes on the unique assets and resources of Hawai‘i Island communities. The HES can be physical or virtual centers that provide families and communities easy access to a range of asset and genuine wealth building products and services through a continuum of support tools such as children savings accounts, SpendSAFE.ly, Resources Match, free tax preparation services (VITA – Volunteer Income Tax Assistance), and other educational, financial, entrepreneurial, social, and health services support. See Appendix 2 for more information on the Financial Empowerment Center model.

The delivery of *Ho‘owainwai Empowerment Services* (HES) relies heavily on a network approach led by organizations who serve as Network Weavers and the opportunities to reflect and weave in Network Weaver Communities of Practice (NWCOP) sessions. A critical ongoing component are the regular NWCOP sessions during which Network Weavers engage in a co-learning process to support each other in order to weave their delivery of HES. NWCOP sessions built on these models but ensured that the design of the HES is responsive and relevant to an island context and capitalizes on the unique assets and resources of Hawai‘i Island communities.

The Network partners worked together to create a Framework that would provide consistent information about the group’s vision in order to educate staff, other partners, and partner government agencies. The framework begins with the values espoused in the County's asset policy roadmap as expressed by families across the island with the end goal of prosperity and resiliency on a family, community, and island-wide basis.

² Department of Consumer Affairs, New York City. 2011. *Municipal Financial Empowerment: A Suppervitamin for Public Programs.* <http://www.nyc.gov/html/ocf/html/publications/research.shtml>



As a part of this framework, individuals and families, community, and local government each play key roles. The local government – the County – plays a key role in creating a supportive and enabling policy environment that support families where they are at and facilitate where they would like to end up. On a community level, business entities should work across sectors to create opportunities that support a sustainable and resilient local economy for individuals and families. Subsequently, such an enabling policy environment and sustainable local economy will allow individuals and families to earn it, keep it, grow it, and share it and achieve family economic resiliency and their vision of genuine wealth and prosperity.

With the above framework providing the conceptual foundation for the work, the Logic Model provides the details in how the Network strives towards that vision with four concrete goals and related activities that demonstrate individual member core competencies, and potential collective impact:

- *Network & Embedding Approach to Support an Articulation of Wealth That is More Than Just Financial* – using a network strategy to weave relationships, assets, and local wisdom to advance and family and community financial empowerment efforts and embedding asset building strategies in existing public, private, and community sector programs and services within the values base and context of cultural, environmental, and community sustainability and supported by on-going learning.
 - Establish Network Vision & Values

- Establish Mode of Operations
 - Outreach & Sustainability
- *Ho‘owainai Empowerment Services* – creation of physical or virtual centers that provide families and communities easy access to a range of asset and genuine wealth building products and services through a continuum of support tools.
 - Assessment During the Intake Process
 - Financial Education & Capability Services
 - Incentivized Savings Programs
 - Free Tax Preparation Assistance
- *Building Shared Wealth & Strengthening Community* – creating opportunities that increase the shared wealth of the community and thus strengthen the resiliency of the community.
 - Workforce Development & Employment Opportunities
 - Community-Based Initiatives
 - Community Development Financing & Funding
- *Investing in Our Youth* – strengthen youth by increasing their financial capacity to become future agents of positive change in their families and communities and offering opportunities for intergenerational mentoring relationships.
 - Financial Education
 - Incentivized Savings Programs
 - Entrepreneurship Opportunities & Activities

For more information, please see Appendix 3, with an emphasis on the Goals and Activities columns.

Being a part of this community of practice, I know that I am just one of the many players working to meet the specific needs of our families in a variety of communities, and not the only one. It is exciting to be a part of this group. Every meeting creates a space for inclusive discussion and collaborative action to address the needs of the different rural communities on our island.

Christine Hirjirida, Program Coordinator, College of Continuing Education and Community Service, University of Hawai'i Hilo

III. Rural Outreach Services Initiative

The Ho'owaiwai Network Weavers Community of Practice (NWCOP) was designed to engage Ho'owaiwai Empowerment Services (HES) demonstration partners and other network leaders in "learning circle" types of opportunities to learn key skills to grow their leadership capacity and form close, collaborative peer-to-peer relationships that can help grow and strengthen the Ho'owaiwai Network – Hawai'i Island to better deliver services in rural areas through the Rural Outreach Services Initiative (ROSI).

ROSI efforts focus on embedding HES into existing sites and the services of Network partners in a way that meets the varying needs of different rural communities. Much of this work begins with listening to families and relying on partners that have networks and relationships in those areas. Other Network partners are then brought in to offer services in a deliberate and respectful way to complement what is already being offered and to address immediate needs with an eye towards building long-term sustainability and genuine wealth.

The idea of using an embedding and network approach to build family and community economic resiliency is often challenging and sometimes counter intuitive. *Communities of Practice* (COP) provide a space for reflection, dialogue, information sharing, and relationship building that help practitioners to lift up best practices and lessons learned to inform and guide their work in the field. It provides the opportunity to more deeply understand the complex issues related to building networks and developing specific tools and strategies that work best in a range of contexts and situations. See Appendix 4 for more detail.

Network partners targeted the Neighborhood Place of Puna (NPP) office in Kea'au and HOPE Services, Inc.'s Nā Kahua Hale O Ulu Wini Transitional Housing Program as well as the Friendly Place Campus: West Hawai'i Emergency Housing Program, both of which are located in Kona, as the additional pilot sites of Rural Outreach Services Initiatives (ROSI). NPP's office in Kea'au is easily accessible located between Hilo and the underserved area of Puna. HOPE Services captured audiences at its transitional housing program and emergency shelter.

ROSI sites are familiar with the communities they serve and are therefore able to focus their services based on the specific needs in the community. It is important to have a committed and consistent presence in the community and local partners in order for community members to feel comfortable to come in for services.

Blayne Hanagami, State DLIR
Hawai'i County Branch
Manager

IV. Results

A. ROSI Sites Met Community Needs in a Relevant Fashion

Network partners were able to support the burgeoning ROSI site at the Neighborhood Place of Puna's Ke'au in the following ways:

- *Tailored & Coordinated Services to Address Community Needs* – as the host organization most familiar with the area, NPP provided guiding input in regards to the needed services and coordinating suggested services by Network partners based on their experiences and areas of focus. As a part of this NPP continues to coordinate a Google calendar on which each Network member posted dates for its workshops, trainings, or other events.
- *Outreach & Communication* – the County of Hawai'i Office of Housing & Community Development spearheaded outreach and communication efforts to lend its credibility to the pilot effort and Network partners carried out individual outreach to their own networks of partners and clients to lend trusted voices of support.
- *Established Consistent Presence to the Community* – the consistent presence of Network partners helped to build off of the existing relationships to ensure relevant services were provided to the community.
- *Network Delivery of Services* – the following partners provided workshops and training sessions at the Ke'au ROSI site:
 - Office of Housing & Community Development
 - Family Self-Sufficiency Program
 - Workforce Development Division
 - Hawaiian Community Assets
 - HOPE Services, Inc.
 - Neighborhood Place of Puna

B. ROSI Approach Met Community Needs in a Timely Way

In addition, the unforeseen onset of a number of natural disasters, including Hurricane Iselle and Julio as well as the June 27th lava flow, demonstrated the relevance of the network mentality and ROSI approach:

- *Tailored & Coordinated Services to Address Community Needs* – Network partners collected stories and immediately referred and connected families with other Network partners providing the relevant services. In addition, NWCOP meetings became important sessions during which Network partners coordinated their efforts to increase efficiency and ensure all of families needs – housing, food, transportation, employment, and so forth, were being met during these times of crisis and disaster.
- *Outreach & Communication* – the County of Hawai‘i Office of Housing & Community Development along with the Hawai‘i Island Civil Defense spearheaded outreach and communication efforts to again lend their credibility to the collective effort.
- *Established Consistent Presence to the Community* – the County set up relief centers in the affected communities that served as a consistent and safe space for families to come and for Network partners and other service providers to meet immediate needs and build relationships to meet long-term needs.
- *Network Delivery of Services* – the following Network partners provided support through workshops, outreach, and resources to families affected by disaster:
 - Office of Housing & Community Development
 - Family Self-Sufficiency Program
 - Workforce Development Division
 - Hawaiian Community Assets
 - HOPE Services, Inc.
 - Neighborhood Place of Puna

C. Continued Delivery of Ho‘owaiwai Empowerment Services

Building off of the shared understanding from the HES initiative that there is a need for interventions that help people move from financial education to financial capability – helping people to directly translate financial knowledge and guidance into better financial behavior in their everyday lives – the continued delivery of HES link financial products with financial education that are:

- *relevant* – addressing participants specific concerns and financial situations;
- *timely* – coinciding with key life events or moments of decision;
- *actionable* – enabling consumers to put newly gained knowledge into action right away; and
- *ongoing* – developing long-term relationships to provide support and accountability.³

As such, the Network partners looked to employ the most effective interventions to achieve financial capability – the ability to act (knowledge, skills, confidence, and motivation) and the opportunity to act (through access to beneficial financial products and institutions) through a range of entry points to engage families in dialogue around planning and management of household finances – such as homeownership, food, energy, and education.

- ***Assessment & Intake*** – partners offered different options for assessment during the intake process:
 - Credit Check & Individual Financial Plan – HOPE Services, Inc.
 - One-to-One Financial Counseling – HOPE Services, Inc.

³ Sledge, Joshua, Sarah Gordon, & Matthew Knisley. 2011. Making the Shift from Financial Education to Financial Capability: Evidence from the Financial Capability Innovation Fund. Center for Financial Services Innovation.

- Client Intake & Income Verification – Hawaiian Community Assets
 - ‘Ohana Planning & Resource Kit – Neighborhood Place of Puna
- **Workshops** – partners provided a range of workshops that included:
 - Kahua Waiwai Financial Education – Hawaiian Community Assets
 - FDIC Money Smart Curriculum – HOPE Services, Inc.
 - Home Ownership Training – Hawaiian Community Assets
 - Insurance Education – Hawaiian Community Assets
 - Investing Education – Hawaiian Community Assets
 - Retirement Education – Hawaiian Community Assets
 - Workplace Financial Education – Hawaiian Community Assets
 - **Volunteer Income Tax Assistance (VITA)** – rolled out across Hawai‘i Island with the support of Ho‘owaiwai Network partners with the following results for the 2014 tax season:

	# Sites/ Clinics	Federal Returns	Federal Refunds (\$)	Earned Income Tax Credits (\$)	Child Tax Credits (\$)
2015	5	506	1,148,884	456,065	29,587
2014	5	271	384,765	197,525	39,678
2013	6	221	296,369	141,237	45,914
Prior to 2013 (since 2007)	---	964	1,148,849	554,582	158,862
Totals	---	1,962	2,978,867	1,349,409	274,041

Looking to previous years, we can see an uptick in the delivery of VITA with very little County investment with a breakdown of families served by specific areas in the following way, which could help to guide future VITA site recruitment efforts:

	Hilo	Kea‘au	Mt. View	Pahoa	Pa‘auilo	Pepe‘ekeo	O‘okala
2015	261	63	30	56	0	4	0
2014	161	29	23	27	8	7	2

	Kona	Kurtistown	Kamuela	Na‘lehu	Captain Cook	Pepe‘ekeo	Papaikou
2015	33	17	24	12	4	4	1
2014	9	5	0	0	0	0	0

- **Resources Match** – initial work has been done by Network partners to clean up the system so that it can be fully launched in the summer of 2015. A clear partnership with Mission Asset Fund is in the process to ensure an understanding of roles and responsibilities. Additional funding has been identified to support this pilot.
- **Spendsafe.ly** – is currently undergoing redevelopment to iterate a 2.0 version that will be more responsive and useful to end user families as well as service providers who support them.
- **Incentivized Savings Programs** –
Partners with existing programs include:
 - *Hawaiian Community Assets Managing Assets to Change Hawai'i (MATCH) Savings Accounts* – individual development accounts that provide youth and families with a match on savings toward the purchase of an identified savings goal. Interested participants are required to complete Kahua Waiwai housing/financial education workshops, establish long-term savings habits, and receive individualized housing/credit counseling from HCA or an approved partner organization.
 - *HOPE Services Hawai'i Individual Development Account (HSHIDA) Program* – objective is to give participants the ability to increase their personal financial stability through matched savings and accumulate productive assets.
 - ✓ *Adult IDA Program* – requires the adult participant to complete a household budget and debt form, track income and expenses for a month, pull their credit report, and create a livable budget. Following this activity, the participant will determine financial goals for the IDA, create a savings plan, and complete a financial education curriculum.
 - ✓ *Youth IDA Program* – requires the youth participant to determine their financial goals for the IDA, create a savings and/or spending plan budget, attend and complete a financial education curriculum, save up to \$50/month for 3-6 consecutive months, and withdraw the savings on their own to purchase or pay for their financial goal.

D. On-Going Capacity Building Through Communities of Practice

The COPs provided Hawai'i Island Ho'owaiwai Network Weavers a space to reflect on collaborative pilots and actions to demonstrate the articulations of asset building more specific to Hawai'i Island families, including family stability and a focus on assets instead of an emergency mindset. In continuing this work in 2014, partners of the Ho'owaiwai NWCOP met on the following dates and conducted the following activities:

- “Network Weaver’s Learning Circle” on July 30, 2014:
 - Reflection of ROSI including review of operations and scheduling of partners
 - Discussion of VITA preparation
 - Identification of champions and timelines for Resources Match as well as formalizing partnerships
 - Discussion to expand the network including how larger size may change the structure and identifying the brand
 - Looking ahead at a family Financial Empowerment Day

- “Network Weaver’s Learning Circle” on September 9, 2014:
 - Update on ROSI, reflection of Hurricane Iselle and scheduling of partners
 - Review of VITA FISSP Overview and roles and identification of County of Hawai‘i site dates
 - Identification of existing issues with Resources Match as well as identifying interest and level of involvement

- “Network Weaver’s Learning Circle” on November 13, 2014:
 - Discussion of ROSI disaster preparedness with regard to Hurricane Ana & lava flow. Discussion of available referral websites and identification of community needs through ‘Ohana Dialogues with OSM parishioners
 - Scheduling of Partners and follow ups with regard to ROSI
 - Discussion of whether or not Going Home is a possible resource for ROSI
 - Identification of additional Volunteer hubs for VITA
 - Review of status of Resources Match testing, launch and implementation
 - Further discussion around expansion of the network and identifying target partners

- “Network Weaver’s Learning Circle” on December 9, 2014:
 - Update of ROSI disaster preparedness including the County Disaster Plan, needs in Puna, and the Emergency Housing Forum.
 - Update of Ulu Wini and Financial Literacy services
 - Training and site dates set for County of Hawaii VITA program
 - Discussion of timeline for Resources Match and potential partners
 - Set training dates for Resources Match

- “Network Weaver’s Learning Circle” on January 22, 2015:
 - Review of timeline, license needs and wish list for Resources Match
 - Discussion of ROSI Disaster Preparedness with regard to Hurricane Iselle
 - Scheduling of BIWC Job Training
 - Site dates set for VITA and assignments given for creating advertising media
 - Discussion of partner updates with regard to Disaster Response Housing Project and Implementation of WIOA.

- “Network Weaver’s Learning Circle” on February 24, 2015:
 - Discuss adjustments to Resources Match timeline
 - Update on ROSI Disaster Preparedness including needs in Puna, the Emergency Housing Forum, and Sacred Heart Pahoia
 - Recap of VITA January training and looking ahead to next clinics

- “Network Weaver’s Learning Circle” on March 30, 2015:
 - Review of Resources Match timeline and update list of needs from MAF and programmers
 - Conversation about using Alohaliving.com as a tool for ROSI
 - Reflection on BIWC job training and realization that there is a need to reassess
 - Reflection of VITA clinics completed and addressed need to revisit after tax season to discuss more sites, clinics and volunteers

- Discuss partner updates including upcoming events, potential opportunities to collaborate, and address help and support needed.
- “One ‘Ohana - Food, Justice, & Spirituality” on April 25, 2015:
 - Network partners provided support to the Office for Social Ministry at an islandwide meeting for Hawai‘i Island parishioners to experience their faith in action around food justice issues, which also supported Ho‘ea Farms and Palili ‘O Kohala, two local community based organizations
 - Issues that were covered included: Producing Our Food, Accessing Affordable, Healthy Food, Food as an Entry Point to Accessing Services that Address Family & Community Concerns as well as an integration of a broad swath of concerns from Micronesian parishioners
- “Network Weaver’s Learning Circle” on April 30, 2015:
 - HACBED and OHCD assigned to directly engage Resource Match Coders to address priority issues
 - Reflection on background of ROSI and discussion of OSM’s role in connecting the communities to resources
 - Discussion of Civil Defense’s role in engaging community organizations to talk about disaster preparedness
 - Neighborhood Place of Puna is addressing increase in food pantry usage, teen pregnancy prevention and issues with connecting community members to SNAP and transit
 - Review of current efforts in regards to financial education & counseling services
 - Reflection of VITA tax season and discussion of potential sites for next year.
- “Network Weaver’s Learning Circle” on May 19, 2015
 - HACBED and OHCD had a discussion with Resources Match coders and are awaiting manual
 - Reflected on discussions with Civil Defense around how they could do better
 - Reflections of Neighborhood Place of Puna and issues regarding transportation
 - Committee commits to going out into the community and providing periodic information sharing over the coming year
 - Review of HCA as an organizations and its current/new offerings
 - Discuss upcoming events with partners and potential opportunities
- “Cities for Financial Empowerment Forum” on June 3-5, 2015
 - Presentation of NWCOP ROSI activities, particularly around disaster relief and recovery
- “Network Weaver’s Learning Circle” on June 30, 2015
 - Review of underlying framework and guiding principles
 - Update on Resources Match timeline and awaiting licenses
 - Meeting with Catholic Charities scheduled to discuss ROSI opportunities
 - Opportunities identified for HCA to provide financial education and counseling at OHCD family briefings and staff meetings
 - Discussion of rolling out a computer site for VITA and beginning to identify training and locations for next year

See Appendix 5 for complete agendas, notes, or reports from each gathering.

The informal structure allowed for new partners from a variety of sectors to weave into the fabric of the COP, including:

- Hawai'i Island Civil Defense
- EPIC 'Ohana
- a variety of interested community members

The inclusion of a new member at NWCOP gathering provided support for the existing partners:

- Office of Housing & Community Development, Existing Housing Division
- Hawaiian Community Assets
- HOPE Services Hawai'i
- Neighborhood Place of Puna
- Department of Labor & Industrial Relations, Hawai'i County Branch
- Office of Housing & Community Development, Grants Management Division (Workforce Investment & Opportunity Act Programs)
- Office for Social Ministry

NWCOP subsequently became a space for the group to repeatedly articulate its collective vision and outcomes, which helped to streamline and clarify the vision and outcomes. See Appendix 6 for more information.

Access to services is challenging and impoverished circumstances get in the way of engaging underserved communities. The disasters we have faced are forcing us, as a network of providers, to ask key questions about the needs in our communities and share lessons learned.

Sharon Hirota, Housing Specialist, County of Hawai'i Office of Housing & Community Development

V. Lessons Learned

The following are some of the key lessons learned from the Hawai'i Island demonstration of the Ho'owaiwai Empowerment Services model. They help to inform the strategies needed to expand the reach and impact of asset building efforts to increase the economic empowerment and resiliency of Hawai'i Island families and communities.

A. Disaster Relief as a Foundation for Broader Community Resilience

The numerous natural disasters provided the Network with an opportunity to demonstrate collective impact by meeting immediate needs and setting up long-term resilience efforts.

- *Community Mapping as a Tool to Build the Foundations for Community Resilience* – free online tools (Google maps) were used alongside surveys to support community-based organizations to map their constituents with the near term focus of supporting them in times of disaster and the longer-term focus of community engagement around broader issues of self-sufficiency and resilience. The mapping process assisted in the following ways:
 - *Valuable Visuals* – mapping is valuable because it is visual. This makes information more tangible and reveals patterns, trends, gaps, etc. that might not otherwise be evident.
 - *Database* – the maps also serve as a database, with each icon storing information such as how many people are in a household, how they prefer to receive information, and what needs they have. This information allows for more specialized, and therefore more effective, outreach.
 - *Support to Self-Organize* – the mapping process was an opportunity for the organization to create a new disaster-specific leadership team, which allowed for some new faces to get involved and for some of the old guard to build their capacity further. The creation of such a team had the additional benefit of alleviating an organizational bottleneck, which allows for faster and more effective response during times of disaster.
 - *Opportunity to Engage Other Communities* – the mapping process provided an alternate way to engage populations that were largely disconnected from the majority of the organization. Through these efforts, the organization has come to better understand the particular needs of the community, and is able to better support these

disconnected populations in ways that make sense; on the other end, these populations have felt a greater sense of inclusion, which translates to a greater openness to engage in broader initiatives.

- *Community Connections* – bringing community members together for the mapping process created a platform for the parish to connect with representatives from community agencies and organizations, such as Hawai'i County Civil Defense, the Office of Housing and Community Development, and the Red Cross, who have designated the organization as an emergency supply center. The completed maps will continue to serve as a conduit for community connections, as they allow partners to disseminate information through natural networks.
- *Integrating Technology to Support in Times of Disaster and for Broader Resilience* – natural disasters demonstrated the need for tools that could support communities to meet their needs as related to housing and other services in real time. As such, alohaliving.com is an online platform in development to put rental properties online that will help families both in times of disaster as well as to meet broader housing needs. Resources Match is another online platform that is being considered to have a disaster relief component that can be used to meet immediate needs in times of disaster.

B. Embedding HES in County Initiatives Creates a Demand That Network Partners Collaborate to Fill

The County embedded financial literacy requirements into a number of contracts and this created an important starting point to embed HES into existing support services.

- *Financial Education & Literacy* – a commitment by the County to increase the number of financial education and literacy workshops also focused on certain families already receiving some sort of benefits, such as Section 8 vouchers. Hawaiian Community Assets, a Ho'owaiwai Network partner, was able to step as a dedicated provider to manage a standardized training curriculum, integrate of financial coaching and counseling best practices, and track their progress and impact. The County continues to drive the program by brokering partnerships, establishing protocols as needed, and ensuring program performance.
- *Incentivized Savings Accounts* – the County leveraged its relationships with the Cities for Financial Empowerment Coalition (CFE) to obtain a grant from the CFE Fund to connect Section 8 program participants who qualify for utility reimbursement to safe and affordable banking products and an array of other support services. The County will work with participants to open a checking account and through direct deposit provide participants with their utility payments. They will receive additional incentives for keeping their bank accounts open for a specified period of time without incurring fees. Participants will also be encouraged to receive financial education and literacy training.

C. Network Weaving Provided Support of Public Private Partnership in Action

Network partners were able to leverage the safe space that NWCOP provided to exchange sensitive and timely information to determine how to meet the most urgent needs of Hawai'i Island families. As such, the major roles took on the following emphases:

- *County Serves as the Overall Champion* – as facilitator, convener, and connector, OHCD and Hawai'i Island Civil Defense made sure to provide the most current information on governmental efforts as well as areas of need and unexpected issues and challenges in their outreach and delivery of services.
- *Community, Service Providers, and Business/Private Sector Champions Connect to the Necessary Services* – these private and public entities responded to the needs their families reported in a way that was informed by the broader context and efforts of County partner as well as other Network partners' sharing. In addition, they could continue the feedback loop by providing additional information to other Network partners in the NWCOP space as well as beyond based on what they were hearing, which was critical as things progressed and needs shifted.
- *Outside Entity Provides Support to Carry Out the Weaving, Convening, & On-Going Support Functions* – the following functions also became critical as HACBED, as an outside entity, was able to support in a way that was not framed from a disaster and crisis mindset:
 - *Coordination & Guidance* – provided on-going overall coordination and guidance to Network partners informed by the collective reports of all Network partners with an eye to broader issues and events.
 - *Technical Assistance* – provided on-going technical assistance and support to Network partners as they applied and developed the ROSI model for the unique disaster circumstances and to be responsive to the needs and demands of the families they serve.
 - *Facilitation & Analysis* – provided facilitation, “listening and learning”, and synthesis and analysis support and expertise to effectively support Network partners in the application of the ROSI model and its guiding principles.
 - *Lessons Learned, Best Practices, & Standardization* – provided the technical expertise to track, monitor, identify, and formalize the learning from the initiative into tools and strategies that are accessible to service providers, government, the private sector (employers and financial institutions) as well as individuals and families.
 - *Transitional Support* – supported the focus on disaster preparedness priorities as well as the shift towards increased financial literacy.

There is a need to continue to engage in one-on-one conversations with Hawai'i Island families so as to be able map what we all see as assets and not only be prepared in case of disasters but also to build broader community resilience.

Janice Buelmann, Disaster Recovery Coordinator, County of Hawai'i

VI. Next Steps

The following are some immediate and long-term next steps taken from the key lessons learned from the Hawai'i Island Ho'owaiwai Network Weavers Communities of Practice to continue the expansion of the Rural Outreach Services Initiative model and the delivery of Ho'owaiwai Empowerment Services. They form the basis for strategies needed to expand the reach and impact of asset building efforts to increase the economic empowerment and resiliency of Hawai'i Island families and communities.

A. Continue Delivery of Relevant Services to Rural Areas

In order to build truly sustainable communities, access and transportation are integral pieces of this idea, particularly for Hawaii families who live in underserved communities. Research is increasingly supporting the impacts of social determinants of health, such as economic well-being, education, and social and cultural well-being.⁴ Stories from families constantly lift up how hard it is to go population centers and as such, the Network aims to go to where families are at.

ROSI sites provide rotating services based on the needs of the community, which ensures these underserved communities get access to those services as well as Network partners are able to more efficiently deliver services. As such, it is important to develop, sustain, and expand financial empowerment services being provided at the following sites:

- *Neighborhood Place of Puna, Kea'au* – desired expansion to its Pahoia location in order to provide services to a number of greatly underserved communities.
- *Hāmākua Health Center, Honoka'a* – the Network will continue to provide technical assistance and support to the Health Center.

In addition, the following are opportunities where the ROSI model could be supported and implemented:

- *Mobile Unit* – follow-up on interest to secure a unit that allows for the periodic delivery of services in rural areas.
- *Food Pantries* – provide an opportunity to address the holistic needs of a captured audience that relies on the pantries' focus on meeting emergency food needs.

⁴ Look M.A., Trask-Batti M.K., Agres R., Mau M.L., & Kaholokula J.K. (2013). *Assessment and Priorities for Health & Well-being in Native Hawaiians & Other Pacific Peoples*. Honolulu, HI: Center for Native and Pacific Health Disparities Research, University of Hawai'i.

Each of these potential ROSI sites could serve as models and templates for different entry points to financial empowerment, including health, housing, and homelessness.

B. Continued Expansion of HES

- *Volunteer Income Tax Assistance (VITA)* – Network partners have committed to identifying additional locations that could serve as additional sites for the 2016 tax season by the fall as well as partners who could provide volunteer support.
- *Resources Match* – additional resources have been identified to begin heavy piloting of the system with the support of the Network.
- *Spendsafe.ly* – Asio Corporation is willing to collaborate on an ongoing basis to maintain the system as is. Resources are being leveraged from other sources to maintain the current level of service and there is initial development into the areas of energy use awareness building and food consumption and spending awareness building to expand the user base and assist a range of organizations, including Hawai'i Island Ho'owaiwai Network member Office for Social Ministry.
- *Incentivized Savings Accounts* – the Network has committed to supporting partners who are already carrying out or are planning incentivized savings account pilots, including the County's CFE Fund pilot.
- *Accessing Credit Reports & Scores* – continue to support partners by pulling scores and reports in a short and long-term fashion through the Experian platform.

C. Disaster Preparedness Support as an Entry Point to Broader Assistance

- *Disaster Preparedness Mapping Workshops* – Hawai'i Island Civil Defense is looking to support community-based organizations that are trying to map their constituents and assets by providing an expanded training on how to use mapping tools and the related processes. The near term focus is to ensure communities are disaster ready with an eye towards long-term resilience.
- *Food Justice Initiatives* – the Network will continue to support the Office for Social Ministry, a Network partner, as it explores how to continue assisting its parishes on Hawai'i Island to engage in the issue of food justice with other community-based partners like Ho'ea Farms and Palili 'O Kohala.

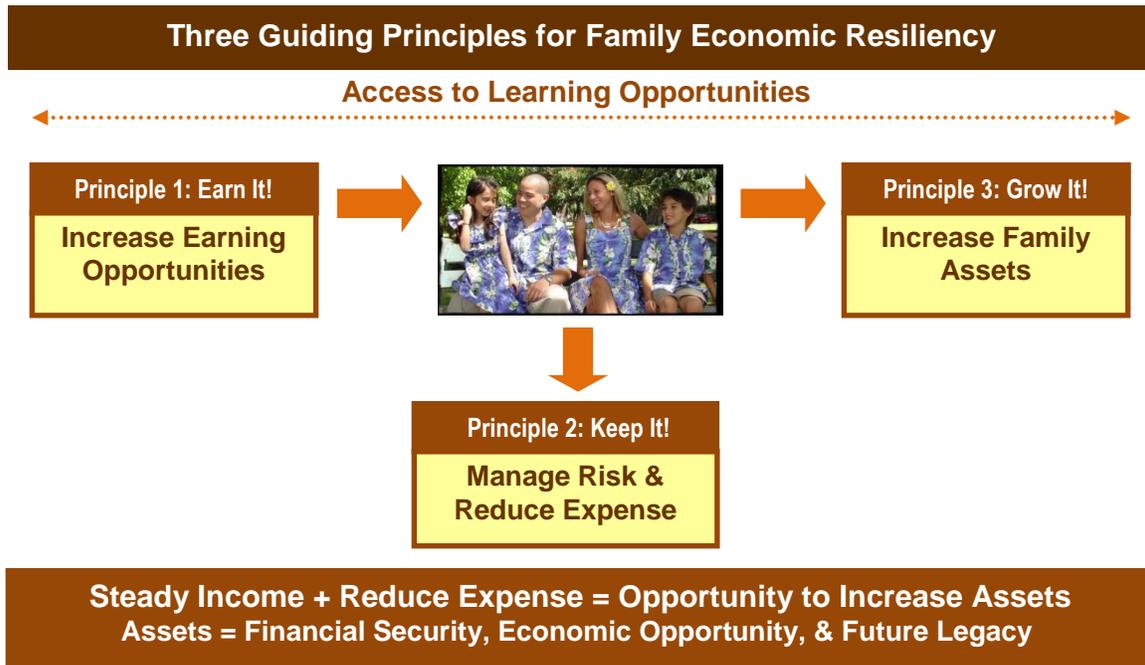
D. On-Going Technical Support to the HES Network

- *Standardize & Formalize Technical Assistance* – continue efforts to weave and convene with the eye of tightening up systems and processes.
- *Create Shared Resources* – support direct service providers by continually iterating the introductory material, encourage sharing of resources and lessons learned, conduct group trainings as needed on financial empowerment outcomes and individual service provider contributions.
- *Continue to Develop Partnerships* – support outreach efforts such as Resource Fairs to service provider line staff and small businesses to inform them of Network partner activity and services. Engage local institutions, such as the University of Hawai'i at Hilo and local financial institutions, as a Network partner.

APPENDIX

1. UNDERLYING FRAMEWORK & PRINCIPLES

The graphic below captures the resulting framework for family economic resiliency:

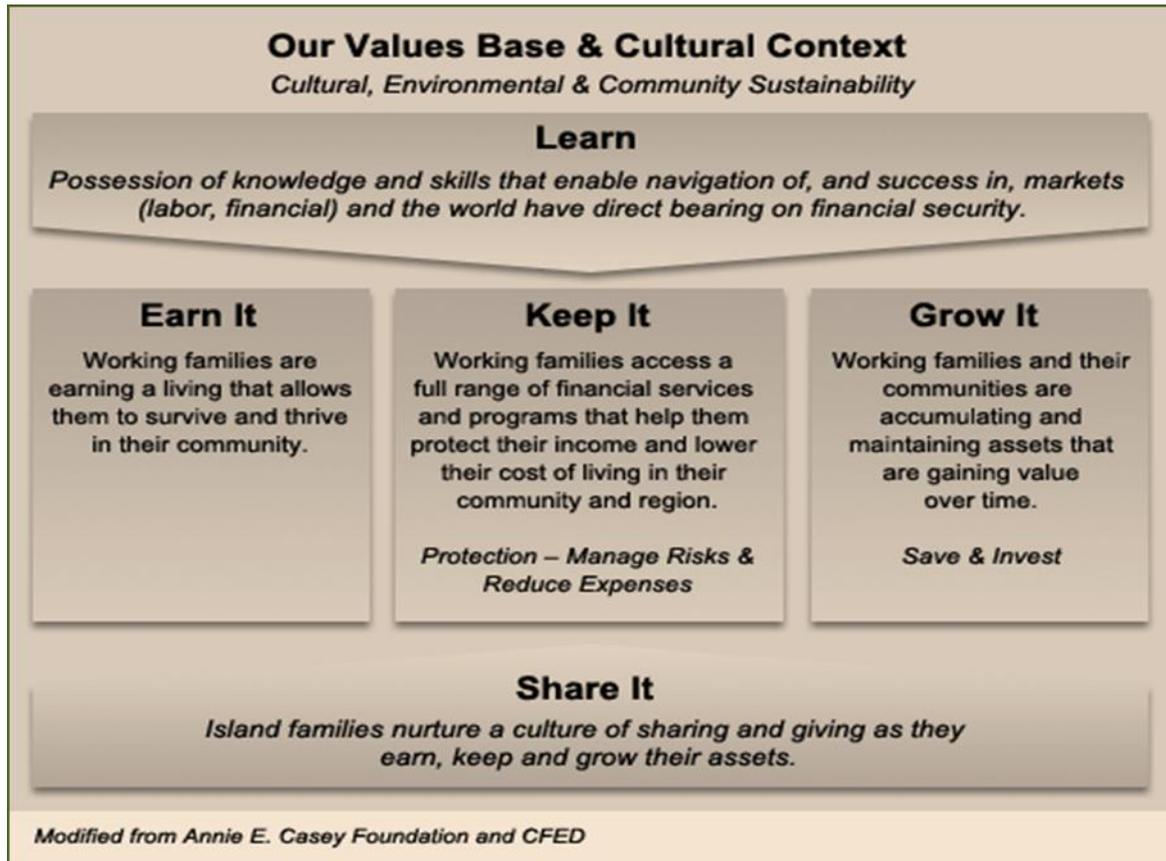


Beyond the *Earn It, Keep It, Grow It* frame, families and communities across Hawai‘i Island see wealth as being more than just about financial concerns – it is also about building assets from the perspective of island people, taking into account an island context, lifestyle, values, and culture. Within an island context, any wealth-building policies should focus on families and their extended ‘ohana. When faced with adversity, people survive and thrive by receiving support from family, non-profit organizations, and local community networks. The following graphic shows the *Earn It, Keep It, Grow It* framework within this island perspective – underpinned by Hawai‘i’s culture of sharing and giving.

The County of Hawai‘i’s asset policy roadmap, *Ho‘owaiwai Hawai‘i Island: Building Genuine Wealth*, established this underlying framework for asset building on Hawai‘i Island and offers a range of policy strategies and actions for implementation.⁵ The *Ho‘owaiwai Empowerment Services* is one of the recommended implementation strategies.

⁵ Hawai‘i Department of Research and Development, County of Hawai‘i. *Ho‘owaiwai Hawai‘i Island: Building Genuine Wealth*. June 2011, pg. 3.

Ho‘owaiwai Framework



Network Weavers aimed to support individuals and families on their “ho‘owaiwai journey” to achieve outcomes at three levels:

- Build Genuine Wealth & Financial Security at the *Individual & Family Level*;
- Improve Productivity & Viability at the *Private & Public Sector Level*; and
- Nurture Sustainability & Resilience at the *Community Level*.

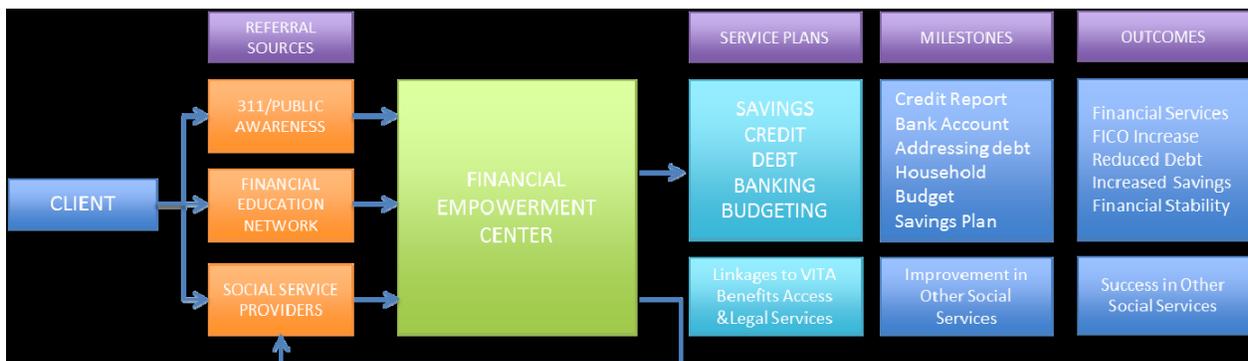
Realizing intended outcomes at three levels develops *layers of resiliency* that will not only serve to increase individual and family financial security and self-sufficiency but also strengthen the public, private, and community sectors. In addition, goals, actions, and outcomes for individuals and families will be continually developed to address the key asset building components of *Earn It, Keep It, Grow It, Share It*.

2. HO‘OWAIWAI EMPOWERMENT SERVICE MODEL

Bloomberg Philanthropies and Living Cities, through its newly established Cities for Financial Empowerment (CFE) Fund, is currently testing how New York City’s evidence-based Financial Empowerment Center model can achieve impact in various marketplaces around the country. Most financial education open to the public is offered in the form of classes, workshops, websites and seminars with general content and little tracking of the impact on participants. For most consumers in crisis, their financial situation is complex and not easily identifiable. Financial Empowerment Centers offer a new approach to financial education delivery: free, professional, one-on-one financial advice and guidance that is both targeted to the specific financial situation of the individual and delivered at scale across cities.

The Financial Empowerment Center model:

- conducts triage with consumers to determine the nature of their financial situation, set goals, and establish a specific plan of action with each client;
- delivers services at scale by locating within an existing multi-service organization to provide on-site opportunities for cross-referrals;
- systematically tracks data and outcomes for client management and evaluation;
- integrates counseling into a range of city and non-profit service delivery systems to make interventions and implementing programs more effective;
- leverages infrastructure, established relationships and resources from the city and non-profit lead entity;
- establishes an on-going coaching/mentoring relationship; and
- provides linkages to benefits access, legal assistance, and tax assistance (VITA).



The Ho‘owaiwai Empowerment Services initiative builds on the above Financial Empowerment Services model by providing a comprehensive set of services that bring to life the underlying principles and guiding framework described in Section II above. Some of these services include, among others:

Assessment During the Intake Process –

HES uses *Resources Match* to conduct a *basic assessment* during the intake process of a household’s financial situation and other factors interfering with self-sufficiency. Resources Match is an online screening tool developed by the Mission Asset Fund that connects low-income clients with the

services they need. Built on the Salesforce CRM platform, Resources Match is an online matching and referral application software that facilitates the intake, screening, and referral process to effectively and efficiently connect low-income people to an array of different government programs, community-level services, and financial products. The following provides additional information of RM features:

- *Match* – RM matches individual socio-economic profiles against eligibility criteria from an array of different government benefit programs, community programs, and financial products. At the heart of the RM application is a scoring engine that takes data from the client intake form and matches it with data from services in the system.
- *Sort* – the RM application produces an individually customized results page listing programs and services that the client may be eligible for and sorted based on a 5-star rating system.
- *Refer & Link* – the RM application allows for partner organizations to send, track and report on referrals of clients. Referrals are made with the client’s permission of sharing basic contact information that includes name, phone, and email address. The receiver of the referral then has the option of contacting the client directly. After three-weeks of receiving the initial email, a follow up email is sent to both partners asking for a status update on the referral.
- *Forms* – the RM application has the ability to complete application forms for a select number of services. Clients can elect to complete application forms after reviewing service descriptions in the results page which they can then print as a PDF document. The system is set up to prompt questions necessary to complete specific forms.
- *Tracking & Reports* – the RM application has the ability to create custom reports. HACBED, as the lead entity, has the ability to report on activity from its network of affiliated partner organizations. Partner organization will have the ability to report on their activity only. Lead and partner organizations sign a contract stating their relationship and granting permission to report on aggregate client information that provides data and information that can inform evaluation, program design and improvement, and policy development efforts.

HACBED works with community partners to integrate and implement this tool into their existing intake processes to conduct basic financial assessments, benefits screenings, and referrals for participating youth and families.

Financial Education & Capability Services –

- *Spendsafe.ly* is an SMS text message-based personal finance management tool developed by Asio Corporation in partnership with HACBED that helps families to track spending behavior. It empowers users to be intimately and honestly connected with their spending and savings behaviors. Users interact with the Platform by texting simple commands to enter and categorize purchases, check balances, and save money. For instance, "BALANCE" returns the families latest balance. The Platform responds with texts that are personalized and locally appropriate. The system supports an unlimited database of phrases ensuring a fresh and chatty experience. Additionally, gamification mechanics, social networking tools, and behavioral economic principles are employed to enhance usability and long-term engagement. For instance, users earn points as they take positive actions while competing against fellow users for prizes that are customized to further increase family monetary savings. As indicated by the result of the alpha

testing of *Spendsafe.ly*, this unique platform can serve to augment traditional approaches to financial education to address the above lessons learned from the field.

- *Family to Family Support & Coaching* are incorporated as a part of *Spendsafe.ly*'s co-learning process. Users are organized into text communities to create a virtual support network that keeps users motivated and engaged with their finances. When a user reaches a specific goal, that action is celebrated by being “broadcast” within that user’s respective text community, motivating and empowering other users. In addition, HACBED works with partners to establish family to family learning circles to enhance the co-learning process. This approach is based on lessons learned from FII-Hawai‘i. FII-Hawai‘i families talked about how they benefited from group support. Families shared their accomplishments, struggles, and disappointments while developing strong relationships with each other. Families felt accountable to each other which motivated some to take initiative so they could report something at the next meeting. These regular meetings gave families a chance to develop a sense of community, exchange new ideas, contemplate goals, and share information with group members.⁶
- *Diverse Financial Education Offerings*, such as financial education workshops, trainings, and one-on-one counseling opportunities, are provided through partner organizations such as Consumer Credit Counseling Service of Hawai‘i, Legal Aid Society of Hawai‘i, Hawaiian Community Assets, and Bank of Hawai‘i. These offerings will be provided in response and tailored to the needs and demands of program participants. Additional partners provide financial capability workshops that use a range of entry points to engage families in dialogue around planning and management of household finances. Examples of entry points include homeownership, food, energy, among other topics of relevance to families. Financial counseling certification is also offered to ensure that service providers have staff who are trained and certified to provide sound financial advice and guidance.

Incentivized Savings Programs –

- *Hawai‘i Island Kids Savings Initiative* uses a simple model comprised of the following components:
 - *Schools* – an elementary school that provides [a] access to the children and their parents and family; [b] support to promote the program to parents and children; [c] the venue to allow in-school collection by the credit union of regular deposits made by the children on a monthly (sometimes bimonthly) basis; [d] assistance and a venue for parent/children gatherings around kids savings (i.e., orientations, updates, focus groups); and [d] coordination support with the credit union and the County of Hawai‘i.
 - *Financial Institutions* – a federal credit union that provides [a] a range of services and products to encourage children savings and parent support and involvement; [b] staff support to coordinate and implement regular monthly/bi-monthly in-school deposits; [c] development and implementation of promotional materials and activities to encourage kids savings; and [d] support to collect savings data.
 - *Savings Incentive* – funding support to provide \$25.00 per child that would be used to [a] open the account (\$5.00/child provided to the credit union and deposited directly into the child’s account) and [b] provide an incentive to every child that meets their savings goal by the end

⁶ HACBED. 2006. Progress of the Families in the Family Independence Initiative – Hawai‘i: 2006 Report.

of the school year (\$20.00/child provided to the credit union and deposited directly into the child's account).

- *Obama Based Youth Savings Initiative* – provides support 6th to 10th grade students from low-income families in establishing a 3-in-1 account which is a single account that earmarks savings for short-term, intermediate, and long-term goals. While this entails a greater degree of accounting, mechanisms already exist to establish such accounts. The savings in these accounts can be used for:
 - *short-term account* – available for discretionary spending but would not be interest-bearing and money deposited would not be matched or incentivized.
 - *intermediate account* – would encourage savings for intermediate goals such as school fees, books, supplemental tutoring, SAT/ACT preparation and/or fees associated with advanced coursework, and computers. A \$50 incentive will be awarded to students that meet their savings goal. Money deposited can only be withdrawn a limited number of designated times during the school year to be eligible for the incentive.
 - *long-term account* – matched and interest bearing account for longer term goals such as savings for college. Students meeting their savings goal will receive a dollar for dollar match up to \$2,000.
- *Family IDAs* – providing support to families as they strive to increase their financial stability is critical to children and youth savings efforts. Early experience and lessons learned with youth IDAs in Hawai'i have shown that one of the challenges for very low income families has been protecting youth IDAs when the family is in economic crisis. Providing savings products and complementary financial education support can help to address this concern while increasing the ability of parents to set aside investments in their child's future through savings.

In addition, the Family Independence Initiative – Hawai'i (FII-Hawai'i) found that many families saved, despite relatively low incomes, and demonstrated their commitment to long-term financial planning. The father of a young family of three who participated in the initiative shared that *We saved and now we have an emergency fund.*" The critical aspect to the FII-Hawai'i IDA effort was that the families had the flexibility to use the funds according to what they felt was critical to addressing and advancing their situation. At times, it was an expenditure that helped them stabilize and prevented them from "sliding backwards". At other times, they were stable enough to invest in their future plans and goals through savings.⁷ The act of saving and having savings on hand has multiple positive effects on family well-being.⁸

Family IDAs are structured as a 50% match for every dollar saved up to \$2,000 per household. The savings can be used to establish a contingency fund equivalent to three months of expenses as verified during the intake process. Families accessing free tax preparation assistance (VITA) are encouraged to consider using the "split refund" option to establish a contingency fund IDA and/or make a deposit in their child's 3 in 1 savings account.

⁷ HACBED. 2006. Progress of the Families in the Family Independence Initiative – Hawai'i: 2006 Report.

⁸ Sherraden, M., A. Moore-McBride, et al. (2005). Saving in low income households: Evidence from interviews with participants in the American dream demonstration. St. Louis, MO, Center for Social Development.

Free Tax Preparation Assistance –

- *Family & Individual Self-Sufficiency Program (FISSP)* – FISSP provides free tax preparation assistance (VITA – Volunteer Income Tax Assistance) to working families through the following types of services:
 - *Outreach To Low-To-Moderate Income Taxpayers To Inform Them About EITC, Other Tax Credits, & Availability Of Free Tax Preparation Assistance.* Through outreach utilizing print media, radio, the internet, partnering community-based organizations, partnering financial institutions, and other community entities, Hawai'i Island families are informed about their possible eligibility to claim Earned Income Tax Credit (EITC), other valuable tax credits, and receive free tax assistance preparation.
 - *Free Tax Preparation Assistance.* At *Free Tax Assistance Sites* (VITA sites) sponsored by HES partners, financial institutions, and other entities as well as *VITA roving sites*, FISSP-trained tax preparation volunteers provide free tax assistance to low-income individuals, individuals with disabilities, non-English speaking taxpayers, the elderly, and individuals who qualify for the earned income tax credit and other credits.
 - *Outreach & Free Tax Assistance To Low-To-Moderate Income Self-Employed.* Through the same methods described above, 205 self-employed taxpayers are provided assistance in filing Schedule C-EZ returns. To encourage greater numbers of low-to-moderate income entrepreneurs to formalize and grow their businesses and better link them to additional business and asset building support services, FISSP is increasing free tax preparation services and support service linkages to the self-employed by: [1] providing tax workshops for the self-employed, including independent contractors; [2] promote and offer free tax assistance at VITA sites for Schedule C-EZ filers; and [3] promote and offer free tax assistance at non-VITA sites established to help low-income self-employed with their Schedule C filing.
 - *Tax Preparation Volunteer Recruitment, Training, & Support.* The foundation for providing free tax assistance to low-to-moderate income taxpayers is having a cadre of well trained and experienced volunteers. As such, FISSP provides the following volunteer support services: [1] recruitment of volunteers through community-based partners and multi-media promotional efforts; [2] classroom and on-line training and mentoring/shadowing opportunities for tax return preparers, VITA site coordinators, electronic return originators, screeners, and interpreters; and [3] volunteer management, including coordination of volunteer support to provide services at VITA sites and conducting end-of-tax-season recognition events for volunteers.
 - *Linkage To Asset Building.* Through information, materials, and referrals offered at VITA sites, low-to-moderate income taxpayers are linked to asset building programs and opportunities provided by community-based organizations and financial institutions.

Table 1. Protocol Templates for Ho‘owaiwai Empowerment Services in Different Settings

Setting	Resources Match	Spendsafe.ly	VITA	Children’s Savings Accounts	Financial Counseling Certification
General	<ul style="list-style-type: none"> ▪ Introductory presentation to provide overview. 	<ul style="list-style-type: none"> ▪ Introductory presentation to provide overview. ▪ Form cohorts of approximately 20 individuals. ▪ Once a month in-person check-ins ▪ Ideal to tie with other educational curriculum or material. 	<ul style="list-style-type: none"> ▪ Introductory presentation to provide overview. ▪ Recruiting on-island volunteers for service delivery is ideal. ▪ Works best if partner organization commits a staff member to be trained as a volunteer and serves as a site coordinator. 	<ul style="list-style-type: none"> ▪ Introductory presentation to provide overview. ▪ Best to partner with a local credit union. ▪ Easiest to begin with elementary school students with a low match (\$25). ▪ Potential to follow the students as they get older to provide a more robust method of incentivized savings. 	<ul style="list-style-type: none"> ▪ Potential to tie certification to existing nodes such as ROSI, OHCD, and Ulu Wini and the staff in these locations serve as weavers and trainers. ▪ Looking to collaborate with the curriculum developed by the Cities for Financial Empowerment. ▪ Exploring the opportunity to tie certification with evaluation of primary HES and providing training and technical support.

Setting	Resources Match	Spendsafe.ly	VITA	Children's Savings Accounts	Financial Counseling Certification
Community-Based Partner	<ul style="list-style-type: none"> ▪ Ideal to include along with intake of clients to assist with benefits screening and connecting potential client to other services. 	<ul style="list-style-type: none"> ▪ Need to have program stability before introduction and roll-out. ▪ An active case manager/employee would also be helpful in following up with the user. ▪ Ideal to tie with other organizational programs and services or provide an on-going check-in with clients. ▪ Tool to be used to pull in different members of the family and could thus be tied with other HEC services. 	<ul style="list-style-type: none"> ▪ Introductory presentation to provide overview. ▪ Recruiting on-island volunteers for service delivery is ideal. ▪ Works best if partner organization commits a staff member to be trained as a volunteer and serves as a site coordinator. 	<ul style="list-style-type: none"> ▪ Introductory presentation to provide overview. ▪ Best to partner with a local credit union. ▪ Easiest to begin with elementary school students with a low match (\$25). ▪ Potential to follow the students as they get older to provide a more robust method of incentivized savings. 	
Business & Employer Partner	<ul style="list-style-type: none"> ▪ Introductory presentation should include human resource (HR) department as HR might be the best champion for the employees. 	<ul style="list-style-type: none"> ▪ Introductory presentation should include human resource (HR) department as HR might be the best champion for the employees. ▪ Direct managers must set the example and actively use the tool and participate in the co-learning module. ▪ Once a month in-person check-ins 	<ul style="list-style-type: none"> ▪ Introductory presentation should include human resource (HR) department as HR might be the best champion for the employees. ▪ If employer is not fully sold on the idea, good to pilot involvement by bringing VITA into a location of their business to determine 	<ul style="list-style-type: none"> ▪ Introductory presentation to management and human resource (HR) department to provide overview. 	

Setting	Resources Match	Spendsafe.ly	VITA	Children's Savings Accounts	Financial Counseling Certification
		<ul style="list-style-type: none"> ▪ Tie with other company events or opportunities to increase engagement 	<p>fit.</p> <p><i>Staff Assistance:</i></p> <ul style="list-style-type: none"> - Scheduling time and finding space that is ideal for employees - Advertising - Signing up employees for appointments <p><i>Space Requirements:</i></p> <ul style="list-style-type: none"> - secure internet access; - some space for client privacy; - printer and computers preferred; <ul style="list-style-type: none"> ▪ If employer is onboard: <p><i>Staff Assistance:</i></p> <ul style="list-style-type: none"> - Plan lead-up events and educational workshops, if desired - Scheduling time and finding space that is ideal for employees - Advertising – preferably before or concurrent with the release of W-2s - Signing up 		

Setting	Resources Match	Spendsafe.ly	VITA	Children's Savings Accounts	Financial Counseling Certification
			employees for appointments – Connecting to other opportunities <i>Space Requirements</i> (same as above)		
Local Government Partner	<ul style="list-style-type: none"> ▪ Need specific employees who will serve as “champions,” or the direct managers of the organization’s Resource Match responsibilities. ▪ One-on-one or small focus group meeting with champion(s) to introduce the platform and understand concerns and frustrations. ▪ On-going technical assistance to address new issues. ▪ Periodic check-ins with upper management. 	<ul style="list-style-type: none"> ▪ Direct managers must set the example and actively use the tool and participate in the co-learning module. 	<ul style="list-style-type: none"> ▪ Potential to incorporate with other County events. 	<ul style="list-style-type: none"> ▪ Potential to offer to County employees as part of value-add 	

3. HO'OWAIWAI EMPOWERMENT SERVICES LOGIC MODEL

4. COMMUNITIES OF PRACTICE

Communities of Practice (COPs) are the basic building blocks of a social learning system because they are the social “containers” of the competences that make up such a system. They grow out of a convergent interplay of competence and experience and encourage the following modes of belonging:⁹

- *Engagement* – doing things together, talking, producing artifacts (i.e., helping a colleague with a problem or participating in a meeting) help us learn what we can do and how the world responds to our actions.
- *Imagination* – constructing an image of ourselves, of our communities, and of the world in order to orient ourselves to reflect on our situation, and to explore possibilities.
- *Alignment* – making sure that our local activities are sufficiently aligned with other processes so that they can be effective beyond our own engagement.

Communities of practice define competence by combining three elements:

- *enterprise* – members are bound together by their collectively developed understanding of what their community is about and they hold each other accountable to this sense of *joint enterprise*.
- *mutual engagement* – members build community through mutual engagement, interacting with one another, establishing norms and relationships of mutuality that reflect these interactions.
- *communal resources* – members produce a shared repertoire of communal resources – language, routines, sensibilities, artifacts, tools, stories, styles, etc.¹⁰

⁹ Wenger, Etienne. 2000. Communities of Practice & Social Learning Systems. SAGE Social Science Collections.

¹⁰ *ibid.*

5. NETWORK WEAVER COMMUNITY OF PRACTICE MATERIAL

- A. **Learning Circle**
Wednesday, July 30, 2014
- B. **Learning Circle**
Tuesday, September 9, 2014
- C. **Learning Circle**
Thursday, November 13, 2014
- D. **Learning Circle**
Tuesday, December 9, 2014
- E. **Learning Circle**
Thursday, January 22, 2015
- F. **Learning Circle**
Tuesday, February 24, 2015
- G. **Learning Circle**
Monday, March 30, 2015
- H. **One 'Ohana - Food, Justice, & Spirituality**
Saturday, April 25, 2015
- I. **Learning Circle**
Thursday, April 30, 2015
- J. **Learning Circle**
Thursday, May 14, 2015
- K. **Cities for Financial Empowerment Forum Notes**
June 3-5, 2015
- L. **Learning Circle**
Tuesday, June 30, 2015

6. HO'OWAIWAI NETWORK INTRODUCTION

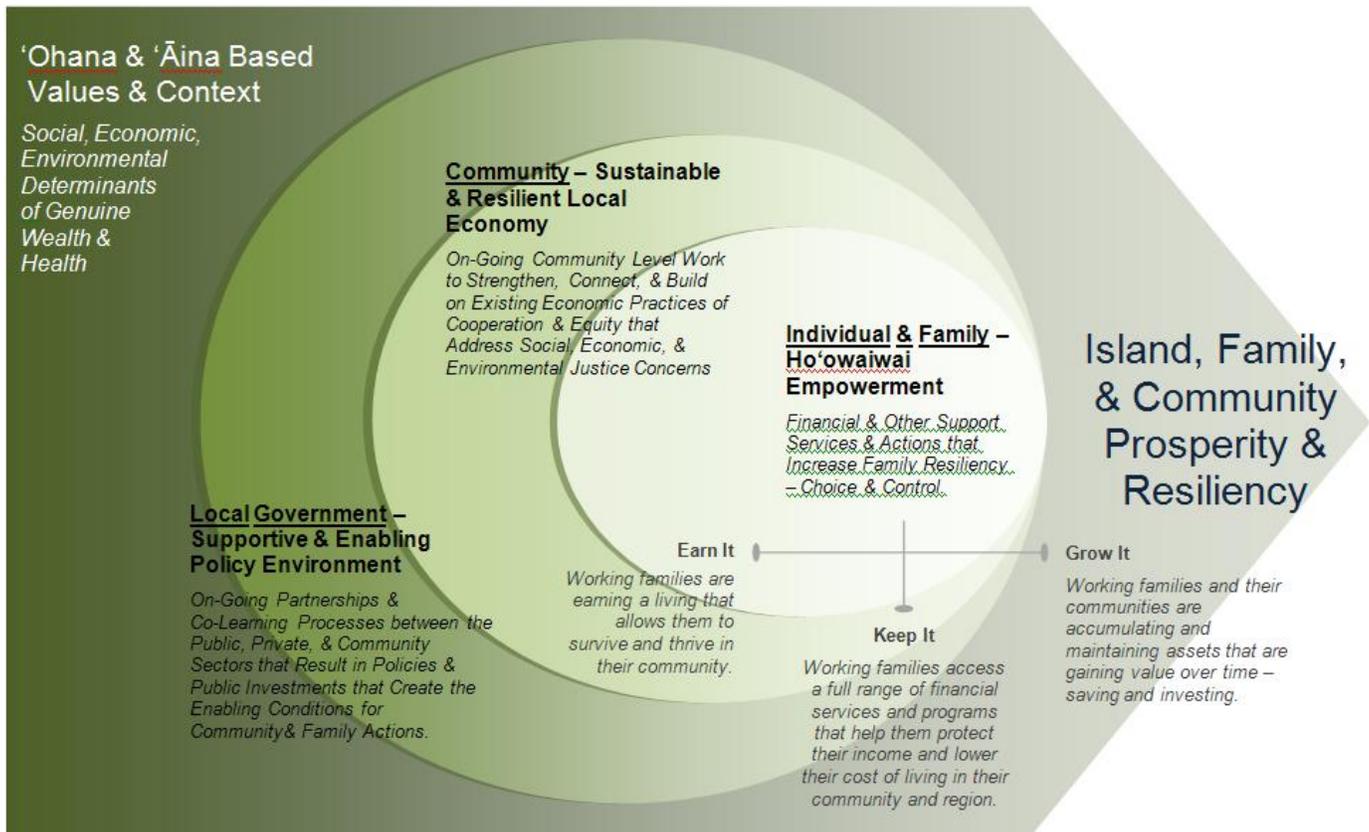


Ho'owaiwai NETWORK

The Ho'owaiwai Network works to sustain and expand support that will increase the financial stability and genuine well being of Hawai'i Island families while building and strengthening the communities in which they live and thrive. The concept of ho'owaiwai (to enrich) is rooted in the time tested indigenous wisdom of Native Hawaiians that to be, thrive, and prosper in these islands, we must hold sacred our interrelationship and interdependence with 'āina – that which feeds us. Its intent was to realize outcomes at three levels:

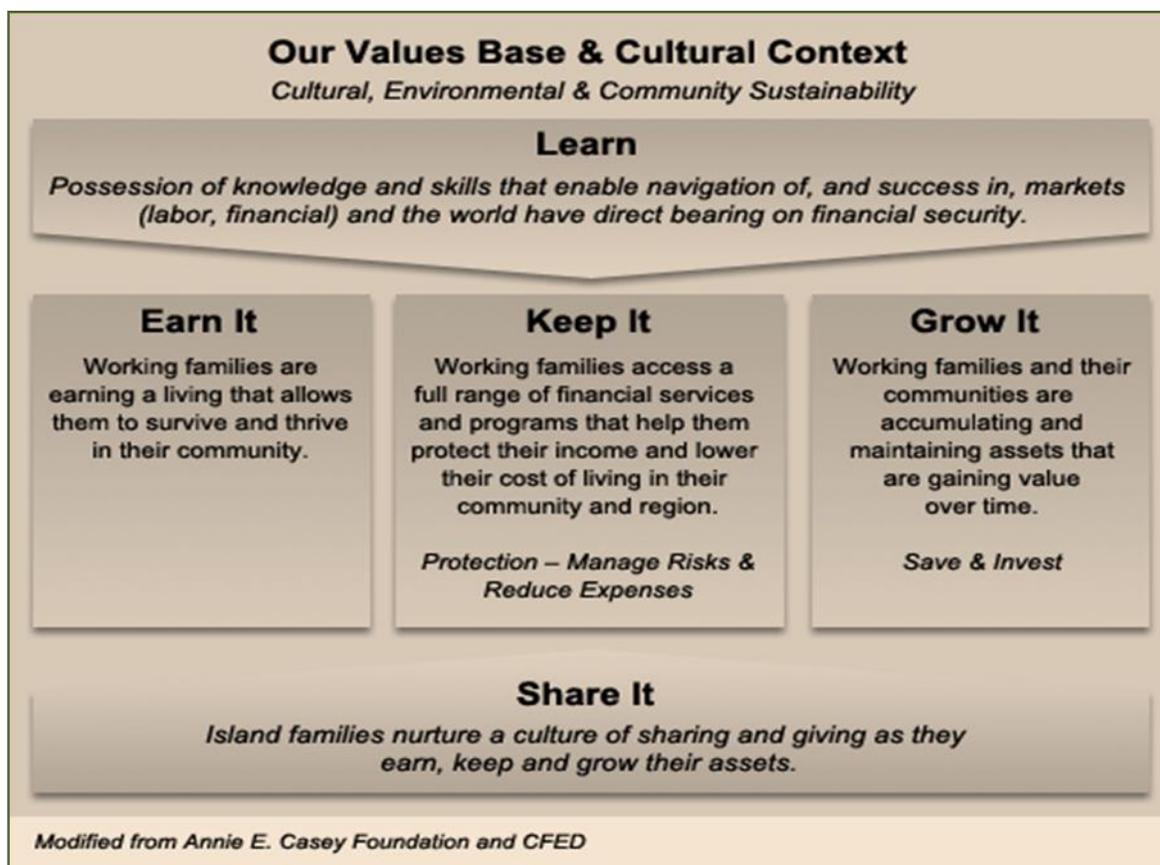
- Build Genuine Wealth & Financial Security at the *Individual & Family Level*;
- Improve Productivity & Viability at the *Private & Public Sector Level*; and
- Nurture Sustainability & Resilience at the *Community Level*.

It was envisioned that synergistic and mutually beneficial employer/employee relationships, entrepreneurial opportunities, and public/private partnerships would be generated by tapping a network of public, private, and community sector partners. This would help to nurture *layers of resiliency* to create a supportive environment for individuals and families as they pave their own pathway to social and economic resiliency.



Underlying Framework & Guiding Principles

Hawai'i Island see wealth as being more than just about financial concerns – it is also about building assets from the perspective of island people, taking into account an island context, lifestyle, values, and culture. Within an island context, any wealth-building policies should focus on families and their extended 'ohana. When faced with adversity, people survive and thrive by receiving support from family, non-profit organizations, and local community networks. The following graphic shows the *Earn It, Keep It, Grow It* framework within this island perspective – underpinned by Hawai'i's culture of sharing and giving.



The County of Hawai'i's asset policy roadmap, *Ho'owaiwai Hawai'i Island: Building Genuine Wealth*, established this underlying framework for asset building on Hawai'i Island and offers a range of policy strategies and actions for implementation.¹¹ The *Ho'owaiwai Empowerment Services* is one of the recommended implementation strategies. Thus, the County of Hawai'i's approach to family and community financial empowerment and genuine wealth building involves strategies to *Earn It, Keep It, Grow It, Share It* within the values base and context of cultural, environmental, and community sustainability and supported by on-going learning.

¹¹ Hawai'i Department of Research and Development, County of Hawai'i. *Ho'owaiwai Hawai'i Island: Building Genuine Wealth*. June 2011, pg. 3.

Projects

Ho‘owaiwai Empowerment Services

- **Assessment & Intake** – partners offered different options for assessment during the intake process:
 - Credit Check & Individual Financial Plan, HOPE Services Hawai‘i.
 - One-to-One Financial Counseling, HOPE Services Hawai‘i
 - Client Intake & Income Verification, Hawaiian Community Assets
 - ‘Ohana Planning & Resource Kit, Neighborhood Place of Puna
- **Workshops** – partners provided a range of workshops that included:
 - FDIC Money Smart Curriculum, HOPE Services Hawai‘i
 - Education Workshops (Kahua Waiwai, Insurance, Investing, Retirement, Workplace Financial, Home Ownership Training), Hawaiian Community Assets)
- **Volunteer Income Tax Assistance (VITA)** – rolled out across Hawai‘i Island with the support of Ho‘owaiwai Network partners with the following results for the 2014 tax season:

	# Sites/ Clinics	Federal Returns	Federal Refunds (\$)	Earned Income Tax Credits (\$)	Child Tax Credits (\$)
2014	3	271	384,765	197,525	39,678
2013	6	221	296,369	141,237	45,914
Prior to 2013 (since 2007)	---	964	1,148,849	554,582	158,862
Totals	---	1,456	1,829,983	893,344	244,454

- **Resources Match** – piloting of an online matching and referral application software developed by Mission Asset Fund that facilitates the intake, screening, and referral process to effectively and efficiently connect low-income people to an array of different government programs, community-level services, and financial products.
- **Spendsafe.ly** – piloting of a SMS text message-based personal finance management tool developed by Asio Corporation in partnership with HACBED that helps families to track spending behavior. Users interact with the Platform by texting simple commands to enter and categorize purchases, check balances, and save money. The Platform responds with texts that are personalized and locally appropriate. Additionally, gamification mechanics, social networking tools, and behavioral economic principles are employed to enhance usability and long-term engagement. Spendsafe.ly has been used by seven organizations across Hawai‘i Island and has assisted a total of 91 users to date without any additional focused outreach.
- **Incentivized Savings Programs** –
 - *Hawai‘i Island Kids’ Savings Initiative* – pilot that partnered elementary schools, financial institutions, and a \$25 savings incentive and encouraged over 100 students save over \$100,000. These efforts have sparked the *‘Ohana Based Youth Savings Initiative*, which provides support 6th to 10th grade students from low-income families in establishing a 3-in-1 account which is a single account that earmarks savings for short-term, intermediate, and long-term goals.

- *Hawaiian Community Assets Managing Assets to Change Hawai'i (MATCH) Savings Accounts* – individual development accounts that provide youth and families with a match on savings toward the purchase of an identified savings goal. Interested participants are required to complete Kahua Waiwai housing/financial education workshops, establish long-term savings habits, and receive individualized housing/credit counseling from HCA or an approved partner organization.
- *HOPE Services Hawai'i Individual Development Account (HSHIDA) Program* – objective is to give participants the ability to increase their personal financial stability through matched savings and accumulate productive assets.

Rural Outreach Services Initiative (ROSI)

ROSI sites provide rotating services from Network partners as tailored to the needs of the community, which ensures these underserved communities get access to those services as well as a more efficient delivery of services for the Network partners. ROSI sites and pilots include:

- *Neighborhood Place of Puna, Kea'au* – desired expansion to its Pahoia location in order to provide services to a number of greatly underserved communities. Of additional importance to the Kea'au and Pahoia locations are access to job training and employment services, which is a point for collaboration with existing Network partners involved with the Workforce Investment Act.
- *HOPE Services Hawai'i, Nā Kahua Hale O Ulu Wini* – provides an opportunity to address the holistic needs of a captured audience who call the transitional housing project home.
- *HOPE Service Hawai'i, The Friendly Place: West Hawai'i Emergency Housing Program* – provides an opportunity to address the holistic needs of a captured audience that relies on the shelter's existing emergency support services.
- *Hāmākua Health Center, Honoka'a* – the Network will continue to provide technical assistance and support to the Health Center.

Driven by Communities of Practice

The Ho'owaiwai Network Weavers Community of Practice (NWCOP) was designed to engage HES demonstration partners and other network leaders in “learning circle” types of opportunities to learn key skills to grow their leadership capacity and form close, collaborative peer-to-peer relationships that can help grow and strengthen the Ho'owaiwai Network – Hawai'i Island. Its goal is to expand and support their individual and collective work—strengthening family financial security, building more resilient and innovative triple bottom line businesses and strengthening regional leadership capacity in service of building a local living economy on Hawai'i Island. Current Network Weavers include:

- County of Hawai'i, Office of Housing & Community Development, Existing Housing Division & Development, Grants Management Division (Workforce Investment Act Programs)
- Department of Labor & Industrial Relations, Hawai'i County Branch
- HOPE Services Hawai'i
- Hawaiian Community Assets
- Neighborhood Place of Puna
- Department of Vocational Rehabilitation
- County of Hawai'i, Research & Development
- a variety of interested community members