

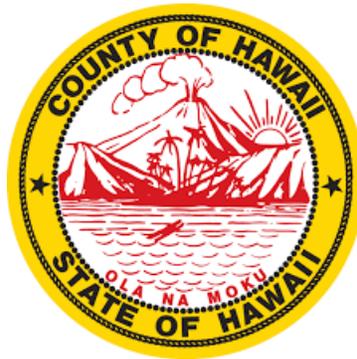
# Network Weavers

## Communities of Practice



Final Report 2017

This collaboration was generously supported by the County of Hawai'i Office of Housing & Community Development



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# Summary of Accomplishments



**600+**  
Community members served per HoloMUA event

**Coordinated Statewide Homeless Initiative (CSHI)**  
4 Network Partners  
334 households served  
861 individuals  
\$539,215 in financial assistance distributed

**Puna Resilience Building**  
\$42,000 leveraged by HACBED  
20 'Ulu trees planted  
300 community members engaged  
97 resources mapped

“The number of network service referrals made in half a day with HoloMUA at NHERC on January 6, 2017 would have taken the lone ROSI Coordinator 1 month in 2012.”

**Financial Education with HCA**  
87 Financial Education Workshops  
408 Workshop Graduates  
\$353,000 in capital accessed through mortgage financing and loans

Ongoing Collaborations:  
**Community Alliance Partners**  
**Interfaith Hui on Family Homelessness**  
**Resources Match**

## PARTNER ORGANIZATIONS



# Introduction

With support from the County of Hawai‘i, Office of Housing and Community 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 (HES). Partners focus on increasing community resilience for Hawai‘i Island families, particularly using food as an entry point to other services. The Network support for building community resilience will increase the genuine well-being of those families by better connecting food resources and services with existing Network Weaver services, which will build and strengthen the communities in which they live and thrive and thus become more healthy and sustainable. 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 success.

## Underlying Framework and Guiding Principles

The underlying framework for the HES model 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.”<sup>1</sup> The idea of “managing the household” is then integrated with Annie E. Casey Foundation’s Earn It, Keep It, Grow It framework 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.

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<sup>1</sup> Leshem, D. (2016) "Retrospectives: What Did the Ancient Greeks Mean by *Oikonomia*?" *Journal of Economic Perspectives*, 30(1): 225-38.

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.

In addition to the above, the following principles provide further guidance for the establishment and development of Ho‘owaiwai Empowerment Services (HES):

- A Network & Embedding Approach. Using a network and embedding approach to ho‘owaiwai 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.<sup>2</sup> 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 are services that can be lodged at physical or mobile 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, 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.*

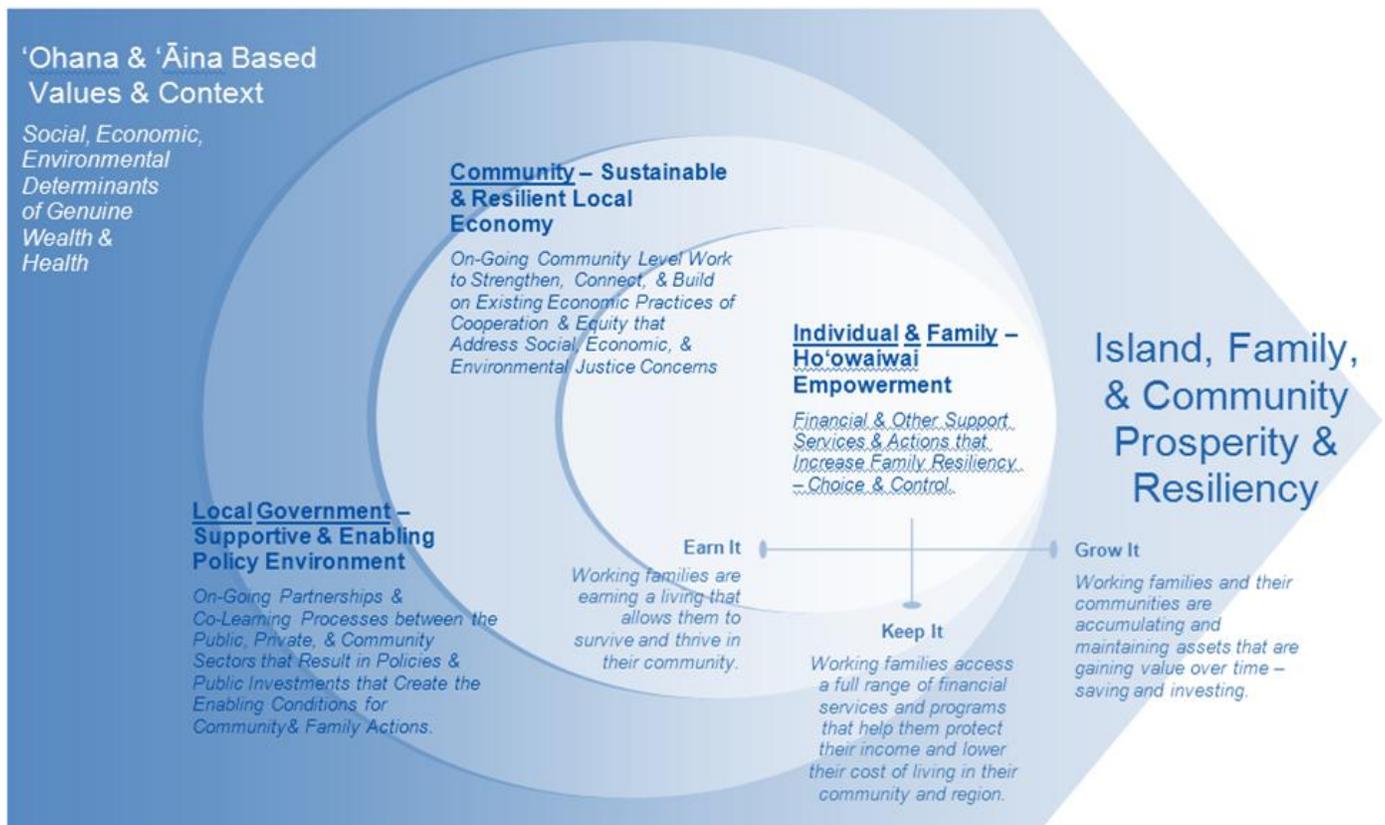
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<sup>2</sup> Department of Consumer Affairs, New York City (2011) *Municipal Financial Empowerment: A Supervitamin for Public Programs*. <http://www.nyc.gov/html/ofe/html/publications/research.shtml>

The delivery of 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 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.

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‘owaiwai Empowerment Services* – embedding services into physical or mobile 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

*“The number of network service referrals made in half a day with HoloMUA at NHERC on January 6, 2017 would have taken the lone ROSI Coordinator 1 month in 2012.”*

*~ Former ROSI Coordinator*

## Traveling Resilience-Building Services

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 grow their leadership capacity and form close, collaborative peer-to-peer relationships. This relationship building can help grow and strengthen the Ho‘owaiwai Network – Hawai‘i Island to better deliver services in rural areas through the continued expansion of the Rural Outreach Services Initiative (ROSI), a rural approach to the delivery of HES.

*Communities of Practice* (COP) sessions continue to 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.

The natural disasters on Hawai‘i Island in 2014, including Hurricane Iselle and the June lava flow, sparked strong responses from neighborhoods and communities around the island. Many entities who rallied quickly and became central points of support for their neighborhoods were food distribution sites and faith communities. Through COP sessions, Network partners identified food and disaster preparedness as an entry point to providing HES and thus expanded the ROSI model to other organizations, such as faith-based institutions. The opportunity to adopt a decommissioned RV has given network partners a unique opening to connect with these partners in rural communities to disseminate information and deliver mobile services to individuals and families across the island who may have otherwise been unable to receive them.

Community resilience requires looking at people and communities as a whole. Research is increasingly demonstrating the impact of social determinants of health, such as economic well-being, education, and social and cultural well-being.<sup>3</sup> Providing rotating services based on the needs of the community ensures these undeserved communities receive access to those services. This approach also greatly increases the efficiency and impact of service delivery for Network partners.

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<sup>3</sup> Look, M *et al.* (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.

# Results

## A. Pilot a Traveling ROSI Site–

An opportunity to more efficiently reach rural areas was presented when the County of Hawai'i Civil Defense decommissioned an RV which served as a mobile command unit. With the support of Civil Defense, the Office of Housing & Community Development was able to adopt the RV in March 2016 and retrofit it with wireless internet, printers, laptops, a television, and a refrigerator, equipping the partners with all the necessities for providing mobile services to rural sites across the island. The Network renamed it HoloMUA, which stems from the Hawaiian word *holomua* and is roughly translated as “to move forward.” The M U A provides an acronym, “Moving You Ahead,” to convey to the community the intention of the services the network is providing. The sites targeted for outreach were local food pantries that serve anywhere from 50-500 families during their distribution days as well as other well-attended community events.

### *HoloMUA Events:*

- July 27, 2016 Nanawale Community Center.
- August 25, 2016 St Michael's Archangel Church to open applications for new micro-units.
- September 28, 2016 Nanawale Community Center
- October 26, 2016 Nanawale Community Center
- December 28, 2016 Nanawale Community Center
- January 6, 2017 NHERC

The pilot event for HoloMUA at the Nanawale Community Center in June 2016 involved the distribution of over 600 bags of food and included seven network partners who provided additional support services to the community. By October, the monthly HoloMUA service delivery at Nanawale Community Center provided over 800 bags of food to community members. Between July 2016 and March 2017 the HoloMUA has served communities at six events and broadened service to two additional sites: the North Hawai'i Education and Research Center (NHERC), and St Michaels Archangel Church while a number of additional sites for future expansion are under discussion at Network meetings. In addition to broadening the network of rotating sites for service delivery, collaborations with other service providers such as Project Vision Hawai'i and discussions with the Bay Clinic Mobile Health Unit have increased the scope and impact of HES delivery. The NWCOP meetings enabled service providers such as Project Vision and HoloMUA to collaborate and coordinate their programming to provide a suite of empowerment and health services to rural communities.

## Rural Outreach Services Initiative - HoloMUA

### **ROSI Sites**

Nanawale Community Center  
Neighborhood Place of Puna  
NHERC

### **Mobile Partners**

HoloMUA  
Project Vision Hawai'i

### **Service Providers**

OHCD, BIWC, WDD, HOPE Services Hawai'i, Arc of Kona, PATCH, Civil Defense, The Food Basket, Boadacious Women, West Hawai'i Mediation Center, Catholic Charities, Hamakua Health Center, Hawaiian Community Assets, Project Vision Hawai'i



*HoloMUA*

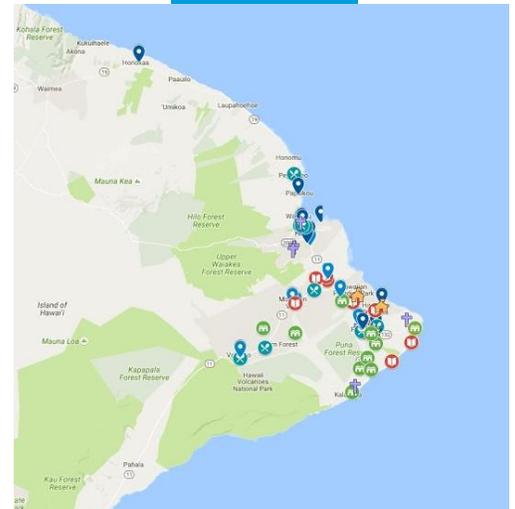


*Project Vision Hawai'i*



*Partner Tabling at Community Event*

In 2016, HACBED leveraged \$17,000 from County of Hawai'i Civil Defense and Research and Development as well as the Yurihama Prefecture in Japan to promote community resilience in Puna. Network partners highlighted the importance of strengthening resilience in this region due to the many economic, social and environmental challenges community members face. As a result, HACBED coordinated two initiatives, the first included facilitating workshops to improve disaster preparedness through asset clustering and community mapping while the second focused on building the capacity and collaboration of food pantries in the region. As outlined in the December 2016 report, *Puna Resilience & Capacity Building Final Report*, asset clustering and community mapping resulted in the development of an interactive community map as well as a framework and potential “roadmap” (guiding questions) for actions that can be taken individually and/or collectively by Puna residents and community organizations to build community resilience.



*Asset Map by Puna Community*

Towards the second initiative, HACBED convened food pantries and emergency food providers in the Puna region as well as Network partners to share and plan around collaboratively feeding the hungry and strategically addressing the needs of those they serve. The result of this collaboration includes the *Puna Food Pantry Toolkit* which shares successful food pantry models from the region, key information on potential partners and relevant forms, as well as best practices and tips for success within the specific context of Puna.

Lastly, HACBED received support from the Laura Jane Musser Fund in the form of an Intercultural Harmony Grant of \$25,000 to increase community resilience through traditional food production, improving local transportation, and providing open, inclusive, and culturally-grounded gatherings with the Micronesian community in East Hawai'i. The project involved the community-led planting of 20 'ulu trees, multiple cultural sharing lessons and events reaching up to 300 community members, and community mapping activities organized to identify key assets and challenges in East Hawai'i.



*'Ulu Planting in Pahoa*

## B. Sustain Existing Sites & Expand to New Sites

*Neighborhood Place of Puna at Kea 'au* – Network partners continued to provide HES out of NPP's offices. In addition, through collaboration of Network partners, Hawai'i Island families were allowed to receive unlimited school supplies for their students from the annual school supply drive at Neighborhood Place of Puna if they completed Hawaiian Community Assets' *Kahua Waiwai* financial education workshop. Partners were also able to disseminate information about their programs and services through the food boxes distributed at NPP's weekly food pantry.

*Nā Kahua Hale O Ulu Wini* – Workshops were offered by the Office of Housing & Community Development and Hawaiian Community Assets provided financial literacy workshops.

*North Hawai'i Education and Research Center* – NHERC serves as a meeting place for Network Partners, a site for the delivery of mobile services through HoloMUA, and allows for the delivery and planning of HES to serve residents of North Hawai'i.

## C. Growth of the Network

The Network Weavers Communities of Practice has continued to grow each year through new connections and partnerships. This year the Network expanded to include other mobile service providers, as well as a number of youth and educational organizations, and continuing engagement with other County and State offices for a total of 33 partners.

*The COP was expanded this year to include:*

- Aloha Independent Living Hawaii
- Bodacious Women of Pahoā
- Community Resources Branch of Developmental Disabilities Division of State Department of Health
- Department of Health Chronic Disease Prevention & Health Promotion Division, State of Hawai'i
- Department of Veterans Affairs
- Easter Seals Hawai'i
- Financial Benefits Insurance
- Hawai'i Community College Office of Continuing Education and Training (OCET)
- HI-AWARE KPP Complex
- Hui Malama Ola Na 'Oiwī
- Legal Aid Society of Hawai'i
- Lion's Club of Hawai'i
- NHERC
- 'Ohana Health Plan
- Project Vision Hawai'i
- University of Hawai'i Hilo, College of Continuing Education & Community Service
- Youth Challenge Academy
- a variety of interested community members

*Existing partners:*

- Catholic Charities Hawai'i
- County of Hawai'i Civil Defense
- Department of Labor & Industrial Relations, Hawai'i County Branch
- EPIC 'Ohana
- Hawaiian Community Assets
- Hawai'i County Economic Opportunity Council
- Hawai'i Island Community Development Corporation
- Hawai'i Island United Way
- HOPE Services Hawai'i
- Ku'ikahi Mediation Center
- Neighborhood Place of Puna
- Office of Housing & Community Development, Existing Housing Division
- Office of Housing & Community Development, Grants Management Division (Workforce Investment & Opportunity Act Programs)
- PATCH
- The Food Basket Hawai'i
- United Health Care

## D. Continued Delivery of Ho‘owaiwai Empowerment Services

**Financial Literacy** – The Network continues to support partners like Hawaiian Community Assets (HCA) in its delivery of financial literacy and counseling services. In the past 18 months HCA has been able to deliver the following with the support of the Network:

- 87 financial education workshops with 408 participants graduating and 340 reporting an increase in knowledge in budgeting, savings, banking, or credit;
- 234 participants completed individual financial assessments; and
- 227 participants received one-on-one financial counseling, including the creation of a realistic budget with savings plan and receiving and reviewing their credit report; with 53 increasing their credit scores, 74 increasing their savings, and 51 reducing overall debt.

**Resources Match** – an online platform developed by Mission Asset Fund that matches families with needed resources to streamline the process for both families and service providers. The system was launched in summer 2015 with a small cohort of partners. The cohort used 2015-2016 to identify additional changes and modifications to make the system more efficient by testing it with clients. In May 2016, the cohort was expanded to include 7 new partners and formal internal pilots began. Throughout the year we have continued to improve the system including adding additional tracking fields and discussing the incorporation of a calendar function. In order to facilitate the piloting of Resources Match, HACBED and OHCD conducted 6 training sessions.

Additionally in January 2017, the Big Island Workplace Connection voted to adopt Resource Match as their official tool for tracking referrals. As a result of this decision, utilization of Resources Match is expected to increase and new partners are expected to join the platform. Finally, the platform is gaining traction among individuals who are researching services and programs that they may be eligible for, between July 2016 and June 2017 110 individuals used the public portal and 152 cases were referred.

At this time it is difficult to quantify the impact of Resources Match due to organizations using the platform differently, for example HOPE Services primarily uses the portal to store intake information rather than for referrals. As more partners become familiar with the platform and the tools for case management and collaboration there is potential to more thoroughly integrate Resources Match into the day to day operations of partner organizations.

### *Key Resources Match Partners Include:*

- Office of Housing and Community Development (Section 8 Family Self Sufficiency Program)
- Catholic Charities of Hawai‘i
- Hawai‘i Affordable Properties
- Workforce Development Division
- Division of Vocational Rehabilitation
- Big Island Workplace Connection (BIWC)
- Waipahu Community School for Adults
- Alu Like, Inc.
- Hawai‘i Community College
- HOPE Services Hawai‘i
- Hawaiian Community Assets



The online platform connecting 'ohana to services.

## Incentivized Savings Programs –

- *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. Over this past year Network partners helped HCA enroll 93 participants in its savings and micro-loan programs.
- *EARN Starter Accounts* – an online savings platform that helps qualified users build a habit of savings over a six-month period by offering incentives that encourages users to save on a monthly basis without withdrawing any funds. Network partners continue to discuss the potential of incorporating this program into their work.
- *Cities for Financial Empowerment (CFE) Grant* – OHCD worked with Network partners to help it think through a grant opportunity to provide matched savings accounts for recipients of its utilities reimbursement program to encourage them to not only save but to also open bank accounts and set up direct deposit for their utility reimbursements.

**Free Tax Preparation** – offered through the Federal Volunteer Income Tax Assistance (VITA) Program, which supports working families that make under \$54,000 to file their taxes, receive their returns, and claim valuable tax credits for free. Below is a table that summarizes efforts since 2007.

	# Sites/ Clinics	Federal Returns	Federal Refunds (\$)	Earned Income Tax Credits (\$)	Child Tax Credits (\$)
<b>2017</b>	2	404*	\$764,872*	\$441,600*	N/A*
<b>2016</b>	3	1252	1,108,879	544,358	12,680
<b>2015</b>	5	1024	1,148,884	456,065	29,587
<b>2014</b>	5	271	384,765	197,525	39,678
<b>2013</b>	6	221	296,369	141,237	45,914
<b>Prior to 2013 (since 2007)</b>	---	964	1,148,849	554,582	158,862
<b>Totals</b>	---	4,136	4,852,718	2,335,367	286,721

\*HACBED no longer coordinates the VITA Program, Hawaii Tax Help and Financial Empowerment Solutions took over the program beginning in 2017. Changes in program administration and funding affected the number of returns prepared for this fiscal year.

## E. Collaborations

**Coordinated Statewide Homeless Initiative** – the Network supported the Office of Housing & Community Development, HOPE Services Hawai‘i, Catholic Charities Hawai‘i, and Hawai‘i County Economic Opportunity Council in their coordination and dispersal of funds for rental, utility, and emergency assistance for families on Hawai‘i Island. Partners discussed challenges as well as solutions in the dispersal of CSHI funds at NWCOP sessions and collaborated to avoid duplication of services. Additionally, NWCOP sessions were an essential time for partners to discuss and troubleshoot the new Coordinated Reentry system. Between April 15, 2016 and March 29, 2017 Network partners:

- Served 334 households (861 individuals); 58% at-risk of homelessness and 42% homeless
- Distributed \$539,215 in financial assistance; \$356,165 to at-risk of homelessness and \$183,050 to homeless

**Community Alliance Partners** – the Network provides a space for updates and deeper collaboration on the Mayor’s CAP Task Force to end homelessness. The Task Force, which includes a number of Network Partners, aims to identify potential resources and areas of collaboration and support which can be leveraged to prevent and end homelessness.

**Interfaith Hui on Ending Family Homelessness** – the Interfaith Summit on Ending Family Homelessness in November 2016 emerged out of CAP and is supported by a number of Network partners. The resulting Hui includes both East and West Hawai‘i faith and service based organizations involved in action planning to end family homelessness on Big Island. The Hui continues to use Network meetings as an opportunity to share information and discuss potential collaborations such as a new initiative focused on resource mapping to share information and prevent duplication of services.

# On-Going Capacity Building through Communities of Practice

*The COP sessions provided Hawai‘i Island Ho‘owaiwai Network Weavers a space to reflect on opportunities, collaborate on service delivery, discuss articulations of asset building more specific to Hawai‘i Island families, including family stability and a focus on assets instead of an emergency mindset, as well as exploring opportunities for specific collaboration.*

- “Network Weaver’s Learning Circle” on July 20<sup>th</sup>, 2016
  - Piloted HoloMUA delivery of services at Nanawale Community Center
  - Discussed other potential HoloMUA sites
  - Shared information on upcoming Resource Match presentations
  - Discussion of ideal Volunteer Income Tax Assistance (VITA) sites
- “Network Weaver’s Learning Circle” on August 17<sup>th</sup>, 2016
  - Discussion of feedback for HoloMUA piloting and future sites
  - Provided training information and answered questions about Resource Match
  - Shared feedback and clarified Coordinated Statewide Homeless Initiative
- “Network Weaver’s Learning Circle” on September 21<sup>st</sup>, 2016
  - Discussed potential for Micronesian Interpreters to help with providing services
  - Shared events where volunteers are needed to reach shared volunteer networks
  - Potential collaboration between National Guard Youth Academy and other partners
  - Called for support to the LIHEAP Outreach Pilot
- “Network Weaver’s Learning Circle” on October 18<sup>th</sup>, 2016
  - Built collaborations with other mobile service providers to expand services
  - Discussed Faith-Based Homelessness Summit and adding partner workshops to summit
  - Clarified organizations handling types of cases for Coordinated Statewide Homeless Initiative
  - Discussed potential pilots for expanding relevant mediation services
  - Shared successes and challenges in voucher programs
  - Provided information on the Resource Match individual portal and upcoming trainings
- “Network Weaver’s Learning Circle” on November 16<sup>th</sup>, 2016
  - Discussed potential collaborations to expand HoloMUA and financial services
  - Shared asks and ideas from Faith-Based Homelessness Summit
  - Updates on programs for Zika outreach and prevention
  - Explored challenges of having one annual meeting for all HI Island food pantries served by Food basket
  - Incorporated Resource Match feedback to update the system
- “Network Weaver’s Learning Circle” on December 21<sup>st</sup>, 2016
  - Update on partner matched savings accounts
  - Discussion of connections and protocols between adult mental health care, services, and police
  - Shared VI-SPADT vulnerability scoring information to improve delivery of services Planned for Homeless Point in Time Count

- Shared upcoming VITA Clinics
- “Network Weaver’s Learning Circle” on January 18<sup>th</sup>, 2017
  - Discussion of HoloMUA survey and shared ideas for future expansion
  - Shared experiences of how best to get word out to communities
  - Began planning for Family & Community Day at NHERC
  - Potential collaboration with HELCO for LIHEAP pilot
  - Discussion of bringing dentists from Oahu to provide free preventative dental care
  - Explained new legislation for homeless service providers
- “Network Weaver’s Learning Circle” on February 15<sup>th</sup>, 2017
  - Continued planning for Family & Community Day on August 4<sup>th</sup>, 2017 at NHERC
  - Discussed the extension of the Coordinated Statewide Homelessness Initiative deadline and the related bill passing through the legislature
  - Easter Seals joined the network and provided an overview of their work
  - Shared updates on Tutu & Me food distributions and potential for having resources there
  - Sought recommendations for partners in Ka‘u and Kohala areas for food distribution
- “Network Weaver’s Learning Circle” on March 15<sup>th</sup>, 2017
  - Bodacious Women restarting food distributions
  - Discussed VA Itinerant visit to Hilo
  - Explored new meeting format with time to collaborate and problem solve on specific issues
- “Network Weaver’s Learning Circle” on April 19<sup>th</sup>, 2017
  - Seeking applications for Community Health Worker course
  - No new funding provided by legislature for CSHI
  - Losing food distribution clients to rat lungworm, discussed solutions
  - Hale Makana affordable housing waitlist closed by OHCD
- “Network Weaver’s Learning Circle” on June 21<sup>st</sup>, 2017
  - Discussed new food distribution programs (Kupuna Pantry, Double Bucks, and UH Hilo/HCC)
  - Faith Based Summit will be accepting registration for tabling
  - Vision Van now outfitted for emergency/disaster relief
  - Community Health Worker course full

*“News of HoloMUA's services is spreading over the community; some participants came to the Nanawale Community Center even though they did not live nearby because they had heard about the mobile unit.”*

*~ Hawaiian Community Assets*

# Lessons Learned

## A. Importance of Diversity and Multi-Department Collaboration for Network Success

Over the past year the Network continued to expand to include new partners including HES service providers, new county and state government departments, more health-focused organizations, as well as educational partners. New partners provide insights into relevant issues and exciting opportunities for collaboration, such as Project Vision Hawai'i partnering with HoloMUA in ROSI delivery, or a member of the Department of Veterans Affairs sharing information about Veteran's Benefits and Therapeutic Groups which could be incorporated into the work of other partners. New partners broaden Network expertise and often bring relevant concerns, opportunities, and events to the group. Maintaining existing partners also serves to foster a sense of continuity within the Network. Further, a strong cohort of diverse partners can maintain the group memory and provide for continuity during administration changes.

## B. Flexibility to be Responsive to Emerging Community Opportunities and Needs

A core characteristic of the network approach is maintaining flexibility to respond to community needs as they emerge as well as creating the space for partners to collaborate both within and outside NWCOP meetings. In 2016 the Network further engaged community food providers as well as supported the integration of ROSI service delivery and food distribution to better serve the needs of community members. Also, providing support to and collaborating with organizations such as the Bodacious Women allows for deeper connections with communities. Treating food as an entry point to providing other services has enabled the HoloMUA to reach vulnerable community members who may not have otherwise been served.

Another area of collaboration for the Network includes supporting coordinated responses to the challenges faced by the homeless population on Hawai'i Island. Discussions and partner clarifications around criteria for the implementation of the Coordinated Statewide Homelessness Initiative and the new Coordinated Reentry system as well as debriefing on events such as the Faith-Based Homelessness Summit on October 5<sup>th</sup> and visioning for a Hawai'i Island Family Promise program have illustrated the importance of having partners at the table to be responsive to opportunities for collaboration in service delivery to the homeless population.

## **C. Necessity of Community Buy-In for New Programs and Innovations**

While the Network provides a unique space to develop new collaborations and innovations, there is a need to ensure that new initiatives are properly supported with partner buy-in throughout the piloting phase. The HoloMUA provides an exciting example of a pilot project developed within the Network that has continued to grow with the addition of new sites and coordination with other mobile service providers. HoloMUA has been a key focus of the network for the past year and frequent discussions of potential sites and partners contributed to the success of the initiative. Another Network innovation, Resources Match, has not been as widely adopted as initially hoped. Perhaps the slow rate of Resources Match's integration can be attributed to the difficulty of transitioning from a paper referral system to a digital system with the added challenge of facilitating employee training in the new platform. In response to this challenge HACBED has facilitated a number of training sessions around the Resources Match platform. As partners continue to become better acquainted with Resources Match and additional partners are incorporated into the platform, use will likely continue to expand and further discussion of the utility of Resources Match among partners could also serve to improve use. Although different, HoloMUA and Resources Match provide an opportunity to examine how innovations developed by the network can be supported throughout and beyond the piloting phase by the Network and partners.

## **D. Value of the Network Coordinator**

As the Network continues to expand to include new partners the Network Coordinator serves an important role in keeping track of NWCOP membership, meeting notes, as well as identifying follow-up actions and next steps. The Network Coordinator can provide general support for the continuation of the Network as well as more specific support to projects that are developed within and outside the network related to HES. The Network Coordinator can also provide stability and continuity in times of administration change. Additionally, the Coordinator serves an important role in guiding the Network, for example, after discussions with Network Partners the decision was made to reformat NWCOP sessions to allow for in-depth discussion of particular issues and opportunities every other month. This new format was discussed at the February NWCOP meeting and ideas for topics were provided by Network partners.

# 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. These efforts will continue to build community resilience through 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. Supporting and Expanding the Mobile ROSI Site

With the piloting of HoloMUA in July 2016 the Network expanded their ability to reach vulnerable populations by partnering with trusted local organizations and food distribution centers. After initial success at the Nanawale Community Center, HoloMUA expanded mobile services to NHERC. As the program expands, there is a need to continue to support the relationships developing at ROSI sites; this can be achieved through maintaining a consistent presence as well as deepening relationships with site and food distribution coordinators. In addition, partnering with the Bay Clinic Mobile Health Unit and bringing HoloMUA to community events could serve to further expand services and build trust with communities. Further, as collaborations continue to emerge with other locations and mobile service providers such as Project Vision and the Bay Clinic, NWCOP meetings play an essential role in facilitating co-planning and resource alignment for mobile service delivery. Finally, as the HoloMUA continues to expand efforts should be made to collect qualitative and quantitative feedback to guide the continued development of the initiative.

## B. Development of Network Nodes

As the Network continues to grow and additional partners join with similar interests it makes sense to develop nodes to support targeted action on specific issues. Further, nodes enhance network connectivity and “connectivity makes each ‘node’ more productive and supports the creation of innovations, which arise from combinations of ideas.”<sup>4</sup> Developing nodes can serve to improve the productivity of the network while also allowing for increased responsiveness to the needs of partners and communities. This past year’s NWCOP meetings featured many discussions around addressing homelessness and the various programs offered by Network partners as well as events such as the Faith Based Homelessness Summit and related follow-ups. The creation of a node to focus on homelessness would serve to foster greater collaboration and innovation among interested partners as well as provide opportunities for more in-depth planning and responsiveness to funding opportunities and legislative changes. Further, the addition of nodes can serve to revitalize the Network by spurring engagement with prior as well as new partners and projects including the implementation of Community Development Plans, development of resources for alternative tourism, in addition to more coordinated actions to address homelessness.

## C. Continued Collaboration Around Ending Homelessness

Reflecting on the lessons learned from the past year there is an increasing interest within the Network and among partners on addressing the needs of Hawai‘i Island’s homeless population and those at risk of becoming homeless. The receipt of funding through the Coordinated Statewide Homelessness Initiative and ongoing updates to this program have been a routine part of NWCOP meetings and as the program evolved and funds were disbursed. In addition, discussions around and planning for the Faith Based Homelessness Summit and engagement with CAP illustrate the potential for synergies to emerge between the work of Network partners

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<sup>4</sup> Plastrik, P. and Taylor, M. (2006) *Net Gains: A Handbook for Network Builders Seeking Social Change*. Wendling Foundation: Alexandria.

and other related initiatives. Other opportunities, such as Ku‘ikahi Mediation Center providing mediation for housing disputes could be a way to address homelessness through taking preventative action before a family or individual loses their home. The development of a node focused on addressing homelessness will provide a space to continue sharing information and events such as the Faith Based Homelessness Summit, as well as to brainstorm additional activities to address homelessness on Big Island.

#### **D. Continued Expansion of Ho‘owaiwai Empowerment Services**

As the work proceeds, expansion of HES focuses in the following areas:

- *Financial Education & Counseling* – continued support of partners like Hawaiian Community Assets to expand access to a variety of financial education workshops and one-on-one financial counseling.
- *Resources Match* – the BIWC has adopted resources Match as their preferred tool and the platform is expected to expand to new partners and continue to be iteratively improved. Trainings will continue to be offered to support the integration of the platform into existing and new partners’ programming.
- *Incentivized Savings Accounts* – the Network has committed to supporting partners who are already carrying out or are planning incentivized savings account pilots.
- *Accessing Credit Reports & Scores* – continue to support partners by pulling scores and reports in a short and long-term fashion through the Experian platform.

#### **E. On-Going Technical Support to Network Partners**

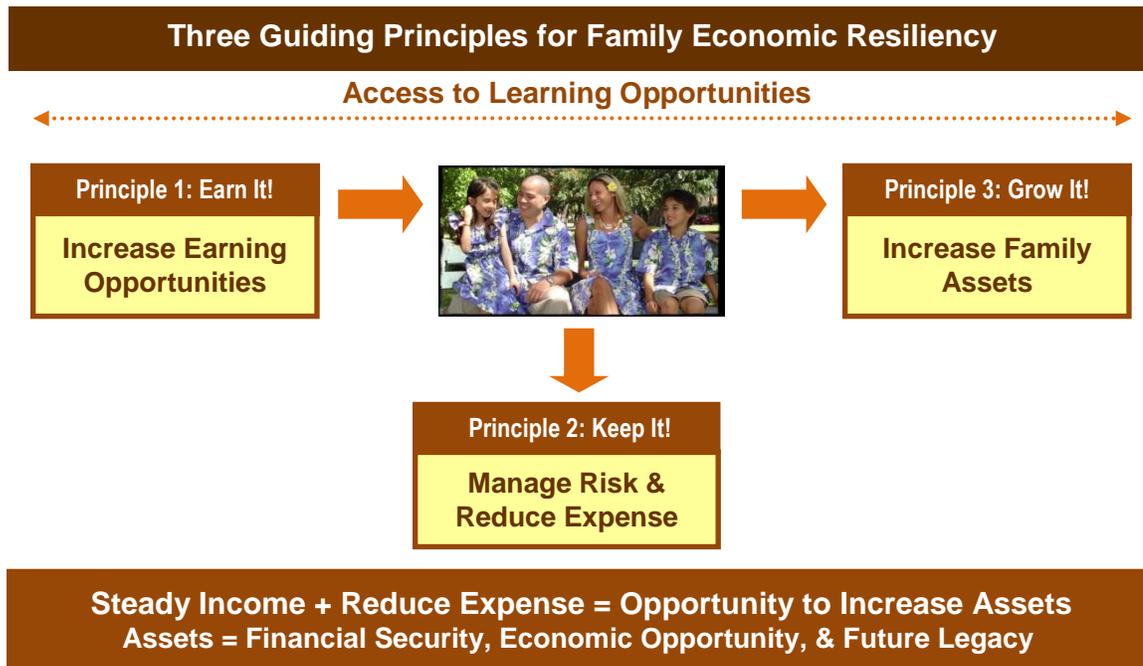
HACBED will continue to play the role of a backbone organization to provide the following support to the Network so as to support the Network’s ongoing and expanding activities in a measured and deliberate way:

- *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.
- *Provide Space to Reflect on Network Structure* – As the Network continues to evolve there is a need to provide spaces for partners to reflect on their experiences and share ways to innovate and improve Network convenings.

# APPENDIX

## 1. UNDERLYING FRAMEWORK & PRINCIPLES

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

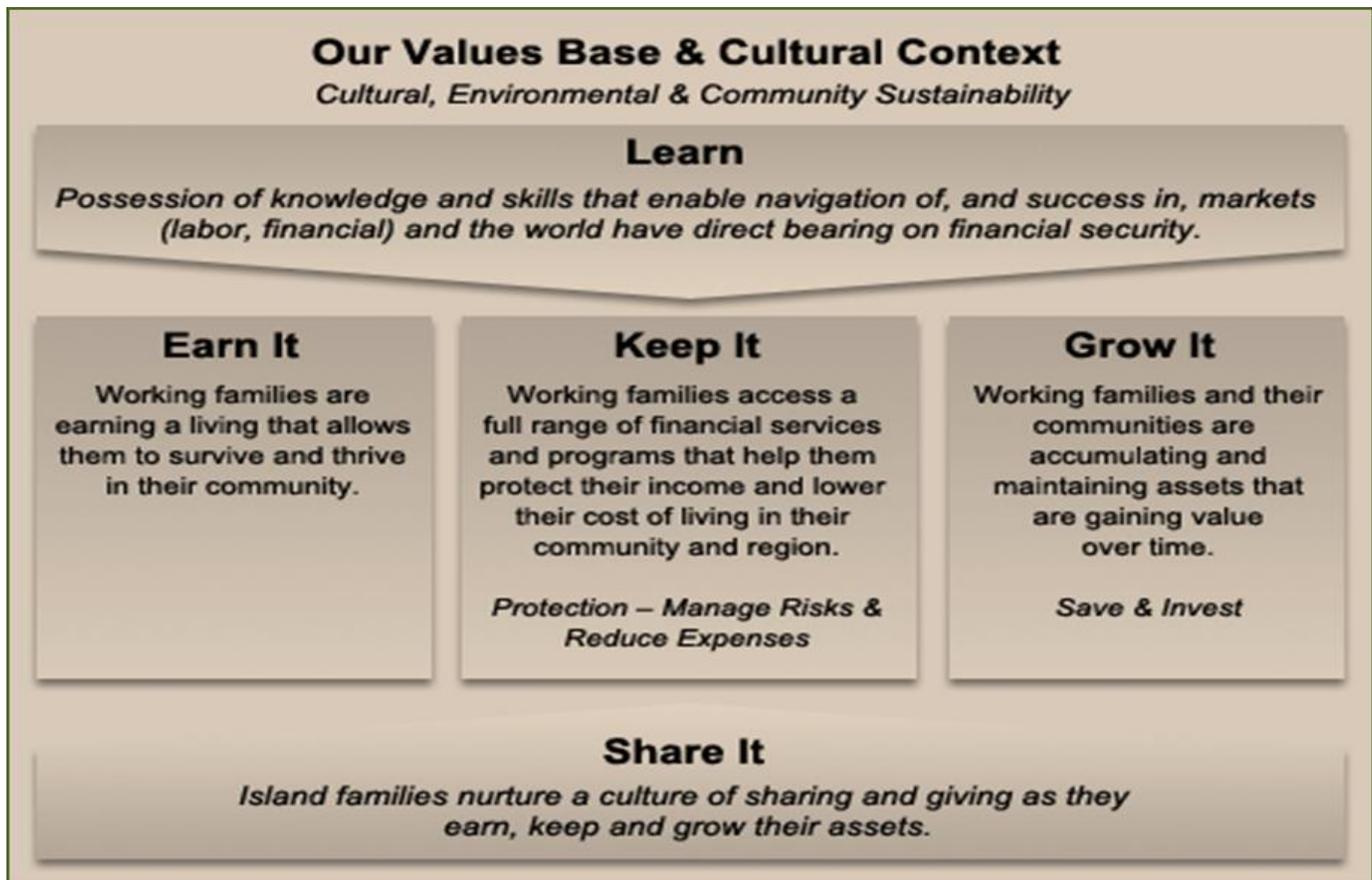


Beyond the *Earn It, Keep It, Grow It* frame, families and communities across Hawai‘i Island see wealth as being more than just about financial concerns – it is also about building assets from the perspective of island people, taking into account an island context, lifestyle, values, and culture. Within 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.<sup>5</sup> The *Ho‘owaiwai Empowerment Services* is one of the recommended implementation strategies.

<sup>5</sup> 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*.

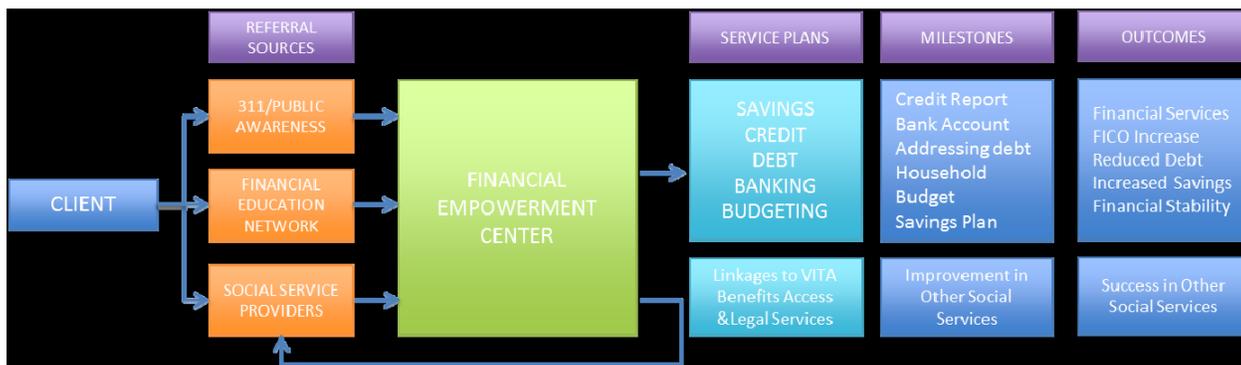
Realizing intended outcomes at three levels develops *layers of resiliency* that will not only serve to increase individual and family financial security and self-sufficiency but also strengthen the public, private, and community sectors. In addition, goals, actions, and outcomes for individuals and 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 –***

- *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 of the school year (\$20.00/child provided to the credit union and deposited directly into the child’s account).
- ***‘Ohana Based Youth Savings Initiative*** – provides support 6<sup>th</sup> to 10<sup>th</sup> 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.<sup>6</sup> The act of saving and having savings on hand has multiple positive effects on family well-being.<sup>7</sup>

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.

- ***EARN*** – Earn is an online platform that encourages a behavior change toward saving by incentivizing monthly savings deposits. For each monthly deposit made, participants can earn \$5. For consecutive

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

<sup>7</sup> 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.

monthly payments, participants will receive an additional \$5. Over the 6 month period, users have the potential to earn \$60 in incentives.

*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, 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.