



## **Strategic Partnerships for IDA Programs**

Wednesday, March 7, 2012

**Johanna:** Hello everyone, and welcome to the webinar **Strategic Partnerships for IDA Programs**. This webinar is the eighth in a series of “Tools for Success” webinars designed for Assets for Independence grantees. My name is Johanna Barrero, and I’d like to welcome you to our conversation today.

Before we start today’s presentation, I’d like to begin with a few housekeeping items.

If you’re having trouble dialing in you can listen through your computer using speakers or connecting a headset to your computer.

If you’re having technical difficulties such as trouble connecting to the visual portion of the webinar, send us an e-mail and we’ll send you the Power Point file as an attachment so that you can follow along. The e-mail address is [webinars@cfed.org](mailto:webinars@cfed.org).

Today’s webinar is being recorded, so you will be able to review it on demand. You will receive a follow up email in about a week with details on how to access the recording. We will also send a copy of the PowerPoint presentation that is being used today.

We have a number of participants registered today, so your phone lines have been muted to ensure sound quality.

We encourage you to send questions at any time during this presentation by using the Questions box in your GoToWebinar Control Panel. We will try to answer as many of your questions as we can during the presentation.

The Assets for Independence Program, or AFI for short, is the largest source of funding for IDA programs nationally. We realize that some of you on this call may not be AFI grantees, so we want to provide you with information about the program.

To learn more about AFI, including how to apply, visit [www.idaresources.org](http://www.idaresources.org)

There is an upcoming Orientation conference call that may be of interest to you:

**The AFI Question and Answers Conference Call for Prospective Grantees:**

Will take place on Tuesday, March 20, 2:00 – 3:30 p.m. EST

You can register at [www.idaresources.org](http://www.idaresources.org)

Now that we’ve gotten those housekeeping items out of the way, I’d like to introduce our guest speakers for today’s webinar and ask them to describe their organizations:

Our first guest speaker is Sharon Henderson, she's the Vice President of Strategic Initiatives at Prosperity Works in New Mexico. Sharon:

**Sharon:** Hi everyone, Prosperity Works is a statewide organization that works on building assets for lower income families and maintaining those assets that we do have. We also do some energy advocacy work and asset development work. We are a network grantee through AFI, so we have a partnership with 31 organizations and tribes in the state. We work with 14 to 16 different banks in hosting the IDA accounts.

**Johanna:** Thank you, Sharon. Our second guest speaker is Rebekah Barger. She's the IDA Program Manager at Neighborworks Umpqua. Rebekah:

**Rebekah:** Hi everyone, Neighborworks Umpqua is an affordable housing non-profit organization and we focus a lot of attention to helping new homebuyers, on economic development and on our IDA program. We also are a network AFI grantee and we currently have 10 formal partners and serve 14 counties now in Oregon.

**Johanna:** Thank you Rebekah. And I'm Johanna Barrero, I'll be moderating today's webinar. I'm a consultant for the AFI Resource Center.

The AFI Resource Center provides training and technical assistance to AFI grantees, their project partners, and other organizations that are providing asset building services across the nation.

Today we will talk about how effective partnerships can improve your program outcomes and your participants' success rate. We'll also look at accountability systems that promote effective partnerships. We'll look at examples of state wide initiatives and programs that are considered natural partners for IDA programs. Finally, we'll talk about leveraging volunteers and other resources for your IDA program.

But before we continue, we'd like you to take a minute to respond to the following instapoll:

#### **INSTAPOLL #1**

**What are the main benefits that your partnerships bring to your IDA program?**

1. Increase enrollment in my IDA program
2. Offer asset specific training to my clients
3. Offer other supportive services my clients need
4. Provide financial or in-kind contributions to my program

We are closing the poll now. Let's look at the results.

Thank you for responding. We have an even split between the four options. When we ask what are the main benefits your partnerships bring to your IDA program, 25% mentioned increase in enrollment, 23% mentioned offering asset specific training to their clients, 32% said other supportive services and 21% mentioned financial or in kind contributions to their programs. Thank you for taking the time for that.

As you can see, partnerships can add a lot of value to your program by providing services that you don't or by contributing in other ways to your program.

So why are strategic partnerships important?

As IDA practitioners and having experience working in the non-profit field you are probably used to working and collaborating with many organizations around you, especially with those that you share a common goal with. We think that partnerships are a good way to share limited resources and use the skills and resources that are available in your community. Partnerships also allow you to make available services and resources for your clients without having to develop that capacity in house. You can let others do what they do best and focus your resources and energy on what you do best. They can also help extend your program's reach through referrals and by allowing you to come in contact with potential clients that you are not currently serving. Partnerships allow you to access additional resources in the community and offer more value to your clients. But perhaps most importantly, effective partnerships can save you time and money when you don't have to do everything yourself

Effective partnerships can translate into very concrete gains for your program such as boosting enrollment through referrals, and by providing training and other supportive services to your clients that require a level of expertise or resources that you don't have in house. For example: business training or homeownership training. This is when partnerships become critical.

So as we can see, partnerships can be a real asset to your program. But partnerships also require work. This work can be lighter if you choose the right organization to partner with. That is, if there is a good fit with your program. For example: you may have clients interested in opening a business so you partner with an organization that provides business training or small business loans.

In addition to these synergies, you also want to look for organizations that you can work well with. Organizations that "get" what you are doing, that understand your mission and share your goals. It is important to ask yourself if your partners see value in the partnership that they have with you and if your program is helping them advance their mission or if you are just asking them to take on additional work.

Let's look at one example from this list of natural partners for IDA Programs:

Colleges and universities can be a great partner for education IDAs. For example, some grantees around the country are creating some interesting partnerships working directly with Financial Aid offices. Financial Aid officers are already in contact with motivated students that are enrolled in a program and need additional funding to attend or stay in college.

Colleges and university departments can also be a good source of volunteers for your program. Social Work departments can provide a pool of highly motivated and well-trained students that can help your program in many ways. Other programs may be able to provide volunteers to teach financial education classes or provide asset specific training, as is the case of many Small Business Development Centers that are housed in community colleges.

Let me hand it over to our guest speakers, who will touch on some of the other examples on this list. We'll talk about effective partnerships and collaborations.

Let's start with you Sharon. Can you give us some examples of effective partnerships and collaborations that Prosperity Works has been able to establish in New Mexico?

**Sharon:** Certainly, there are just a few I'd like to highlight because they tend to have an unusual twist to them. The first one is the tribal entities. We have sundry partnerships with tribes and departments within the tribes but also, in some cases, nonprofits that work on the reservation and they've been essential in helping, they've directly serviced needs of the people within the tribe particularly if they live on the reservation. So the asset straining becomes important in homeownership, in business development, land leases, anything you need on a reservation; if a member of a tribe plans to purchase on the reservation or do business on the reservation that's been a huge bit of support for our IDA savers that are in that situation. Also the appropriate finance training and applicability to members that live on or off reservation but are raised in a tribal setting. And then, the state governments; those two departments have been important relationships. The vocation rehab department not only refers people to us but they lend an ear when we need to call them for support and it tends to become more critical with some of the mental disabilities or issues that our IDA savers are facing and they're able to give us advice on which way to go, how to support them and provide a sundry of additional services. They also have financing specific to that customer base.

CYFD is a new partnership and not one where we have IDAs open. It a relationship of education to understand the needs of some of the foster kids that have IDAs and us being able to provide asset building information to help the foster youth there. The SBDC has been important state wide. It has taken time but one of the nicest things about the state wide network like the small business development center is that once one of the offices figures things out they talk amongst themselves and help the other offices sort things out.

There they developed a very sensitive intake form for our IDA clients so they still do all the business planning and yet they add on a couple layers of support for the IDA savers going in there for business planning.

The last example I'll use in this case is Home Wise which is a housing developer in Santa Fe and they offer a really stellar financial education course that is also open to the public so as we develop a partnership with them in relationship to IDA referrals and enrolling people, we also asked them to include partner organizations since we are a network project some of our other sub-grantees send their savers to Home Wise for the finance training and that takes staff time and also becomes efficient in building social networks and expanding the social capital our savers are able to build.

**Johanna:** Thank you Sharon, what about you Rebekah? What can you tell us about some effective partnerships that you have developed for your program at Neighborworks Umpqua?

**Rebekah:** Well, one of the most significant projects that we're working on now started out initially a few years back when we had a partnership with another IDA provider, with CASA of Oregon and they partnered with us to start providing IDAs to GEAR UP students at various schools across the state and as we got used to that process the Ford Family Foundation, which is a regional funder on the West Coast, they wanted to provide all the funding to host a cohort of

ten schools that are in our service area and so we spoke with CASA and got it worked out and we decided to partner with Ford Family Foundation directly and the University of Oregon system that does the GEAR UP program to facilitate these GEAR UP grants with our IDA program. That led to working with the ten school districts involved. What's great about our relationship with the Ford Family Foundation was that not only were they funding the 10 school cohort for GEAR UP, but they also allowed us to apply for a grant from them to help administer the IDAs for the GEAR UP program and provide leverage in the way of match for potential AFI grants in the future as well as working with our other IDA funding so we could serve as many students as possible and that allows us to do 50 IDAS across the ten schools per year for the next 10 years. In addition to partnering with CASA of Oregon, we work with other IDA providers in the state. We have a good relationship and collaboration for the Oregon IDA initiative. We borrow from each other so we don't have to recreate the wheel. Recently we've been working with our local community college to do a lot more marketing; we don't yet have that kind of relationship with the financial aid office where they're the biggest component of our relationship but we have a good relationship with the campus center and the transfer opportunity program, a lot of the people working with students and a lot of the people working with students phasing out of the community college to the four year. We've done a lot of onsite marketing, in their newspaper, we've spoken at some of their classes. I've worked with 4 or 5 different teachers who have classes geared towards how to choose your career, how to plan for college, a lot of more specialized 1 credit classes where we've been able to come in and speak about IDAs. It's been a great opportunity because it's something we can try to mimic with other community colleges now that we've developed a comfortable approach.

**Johanna:** Thank you, Rebekah. Replicating some good practice is always good to keep in mind. Before we move on, I'd like to ask you to take a minute to answer the following INSTAPOLL.

## **INSTAPOLL # 2**

**What are some common challenges you face when working with partners?**

1. Identifying partners that offer the support my clients need
2. Making sure my partners follow through
3. Making sure my clients get a good service
4. Avoiding extra "hassle" for my clients

We are sharing the results now. So most of you mentioned avoiding extra hassle for clients and, also, identifying partners the support clients need. These are all really important ones especially avoiding hassle for your clients because referring clients to other programs sometime means they have to fill out new forms and enter new systems to be able to access those services. So how can we streamline those partnerships so we don't lose those clients when sending them to yet another organization?

Let's look at some mechanisms or systems our guest speakers have put in place to ensure accountability in their partnerships.

Sharon, would you like to begin?

**Sharon:** As far as our process goes that leads to mechanisms but the process begins with a getting to know you time with any partner organization and a conversation about whether our philosophies match. I was reflecting on that and looking at the poll responses because it ties into making sure they follow through and avoiding hassle. So there's an alignment there, then we identify and are open and up front about self-interest on both parts, the give and the gets, because each partnership has a self-interest and getting to that point as quickly as possible helps the process move along faster. We lay out the bottom lines. What are our flexible areas? If we're asking SBDC to write a business plan and we want them to find financing for the saver that's not going to work, actually it might work or to write a grant for the saver so they're not going to do that we get to the bottom line to avoid misunderstanding. Memorandums of understanding (MOU) and memorandums of agreement (MOA) are when there is a financial obligation, it also really allows us to hold each other's feet to the fire. Our agreements clearly lay out what we are going to do and what our partners are going to do and we do work with tribes a little differently because it's important to talk to the tribe about what would pass their legal review and what wouldn't. And then as far as relationship to the mission that's become important with accountabilities and the challenges listed in the poll is the more that our partner is using the IDA as a tool again for their own self-interest, the greater the likelihood is that they will support the saver in whatever area has been defined to be there purview of power. And it also helps making sure the partners follow through. So an example there would refer back to the SBDC; one of their own missions is to help business obtain financing so they have this IDA tool coming to them with financing and helps them achieve their goals they have to report to the SBA. Then we have this relationship with this unspoken accountability. So it's an organization, for example; there are many organizations like housing developers who need to follow a relationship similar to their own mission so the expectation for the customer receiving certain support from them is reasonable and we just lay it out on the line. We literally say "this is what we expect of you and if you're not supporting our customer this way we'll have to modify the partnership." That's in setting it up those are our strategies to establish accountability in the beginning. Lots of lessons have been learned.

**Johanna:** What do you do when you decide to take that route of unspoken accountability? How do you make sure that those terms of the partnership that you explored with senior leadership trickle down to the staff that will actually provide the service to the clients?

**Sharon:** That's an ongoing circle which jumps into some of what I'll talk about in a bit when the partnerships not working because it decides to change with leadership. Even though they have a mission and a vision and a goal many of them are driven by the executive leadership and what could be important to one leader may not be important to another so the accountability side of that, as soon as we notice it strain, is to go back to executive leadership and kind of renew the process and talk about the give and the get what has happened so far. It's been really helpful to be able to go back to the executive leadership and point out in a gentle way the amount of financing that was brought to their community through the IDA tool and then just ask them "is this a tool that still makes sense for your organization? If not let's figure out how to develop new partnerships or who would you recommend?" It's important not to be afraid of that type of directness.

**Johanna:** Thank you, Sharon. Let's look at some strategies that Neighborworks Umpqua has used. Rebekah?

**Rebekah:** We also use an MOU process with any sort of situation that has a financial obligation similar to what was said previously. With our funder Ford Family Foundation, the MOU is really critical because it came with some grant components and outcomes and expectations they have of us. They're also committing to something we're planning on using as leverage and to provide a position for someone who is reaching out to these schools for several years. That's why it was important to have expectations in place. We also set up MOUs with our financial institutions. It's funny because the instapoll mentioned the hassles being a concern, I think even with a good MOU we still come across situations working with financial institutions where there is hassle and I think that's the easiest way to explain it. There's, especially over the course of time, the MOUs were designed in a much simpler time where there wasn't as many regulations and what we're finding now is that each institution has its own twist, something different they want to add and so unfortunately from my perspective we don't have an easy way to streamline an MOU for financial institutions as we would for setting up a new partnership with a sub grantee. Also working with other IDA providers, some of them have already set up these MOUs in their region and we've come to learn that it would be easier if we had a statewide MOU with these financial institutions so we don't have to recreate the wheel in each region. And not on this list but it occurred to me earlier, we also do formal agreements with our sub grantees because we have an exchange of money happening there. That's how we set up formal agreements.

We have loose agreements, we're sort of test piloting them with our GEAR UP schools. Just a hand shake version of an MOU. There's no money exchanged. We only ask the schools to allow us to market to the kids and to come on campus. One of the things we had to do to work with kids in campus was that our staff had to get a background checks and all the schools agreed to share that background check to keep costs down. We've offered to cover the financial aid night food and beverage and day care if they cover the rest. So we have non-formal verbal handshake agreements and they've been working. If it gets to the point where staff changes or people aren't responding to that kind of loosey-goosey agreement then we might have to try something different. But that's what we've been doing to keep things flexible and it seems to be working.

**Johanna:** Thank you Rebekah. Now, it is time for another poll. Let's take a minute to answer the following question.

INSTAPOLL #3

**Which of these strategies have you used when a partnership is not working?**

1. Discuss the situation to identify where the problem is
2. Review and clarify your expectations for the partnership
3. Refer to an executed written agreement with your partner
4. End the partnership

Thanks for answering this poll. Half of you responded that you would discuss the situation to identify the problem. 36% said "review and clarify expectations" which would be the subsequent step. Very few of you opted for ending the partnership and few of you also referred to a written agreement. This will be useful as we move on to our next section about how you can tell when a partnership is not working and what you can do about it.

Rebekah, do you want to start us off?

**Rebekah:** How to tell when a partnership is not working? I think the easiest thing for us is when you find that you're not going anywhere fast. If we have a sub-grantee or a financial institution where statements aren't being issued properly, accounts are being closed, basically people aren't following the guidelines we agreed to, then it doesn't work for what we're trying to accomplish for the customer and that's what it all comes down to. If we come across those situations we really, much like the poll, we want to discuss with them what's going on so we have to communicate with them. We live in a fast paced world so a lot of people communicate by email but this is a conversation you have to have over the phone or in person. From our perspective as a network if we're relying on other people to deliver IDAs for us then the first thing I'm going to ask is is there something more I can be doing? Do you need more technical support? Are we boxing you into something that's not working for the dynamic of your service delivery model? Are we not giving you enough suggestions? Do you need more structure? I want to take this stand that well first before we get too serious what more could I be doing to make this easier? And then tell them what more they could be doing. When all else fails, time is money and if you're spending the same conversation spinning your wheel over and over then you're not helping anybody so at the last resort we have built into our MOU is an option to terminate the relationship with notice if necessary. It has had to happen before and I'm glad that was included in our MOU but it doesn't happen very often.

**Johanna:** Thank you Rebekah, what about you Sharon?

**Sharon:** The clues that we notice right away is, as people are coming in to us through a referral network, and as people are preparing their asset plans, we tend to notice if something is strained, if a business plan is starting to look really weak and it's the same service area in the state time and time again and the plans are looking weaker we are able to call over to the SBDC and find out what's happening. Have they lowered standards? Are they overwhelmed? Do they have too many savers? So one of the ways that we notice when a partnership isn't working is really with what's happening with customers. Referrals are the easiest way to notice. If someone says they heard they can get \$1,000 if they have \$1,000, we know the referral source and the information we've given them has been watered down. We've gone back and said lets update the information that you have. We do tend to get the partners involved and engaged in solving their own problems if something isn't working. Also, a good strategy is asking the partner how they would like to do things differently if they want the partnership to work. We have also developed a corrective action plan. It is formal to have a corrective action plan. It has time limitations of the amount of time they have to be able to fix the corrective action. This is still a nice management tool to use even with community partners. Also, if we notice trends in different parts of the state we make an assumption that there's been staff turnover so instead of assuming the partnership has gone down the tubes we contact them and see if there is staff that needs to be re-orientated. We offer additional resources when we are able to but there have been cases where our staff has sat with a partner when an IDA saver is there and coached them on how to work with the IDA saver. We have had times where we've ended the partnership. It's when the customer is not receiving the service the customer needs and it's not something we want to perpetuate, particularly, as people are looking at IDAs around the state we, want to make sure we don't have savers that are dissatisfied and talking about this negatively. We just had a conversation last week with one of our financial institutions where things have gone awry and we sat down and both parties said "is this still benefiting us?" And it was a hard conversation to have but it was necessary. We want to make sure our savers, particularly the savers that aren't comfortable with financial institutions, that they don't

become discouraged. So that partnership will shift in how we execute that. I've put a link to our sample MOA, the one that is linked on the slide is for a sub grantee but it is something that's evolved over time where we've learned to be clear about expectations so the sample MOA does have an example of a site visit and our expectations of an asset organization so we can talk bluntly with the sub grantees.

**Johanna:** Great, thank you Sharon. Thank you for sharing this tool. Our next section is an opportunity to get some advice on how to build and strengthen partnerships. Let's now look at some tips our guest speakers can offer when looking at building or strengthening partnerships.

Sharon? What advice can you share with our participants?

**Sharon:** I'll be real quick here. The things that have helped us the most is to bundle the IDAs with services people already use. When we have a partner or a sub grantee that is offering a service, the IDA becomes a tool, they want to make it work, it helps their customer, it helps achieve their goal and it's not very time consuming for them to make sure their customer is part of the IDA process. That leads into presenting this as a product not a program; there are cases where people need a lot more hands on help and progress is a lot slower so I don't mean to disregard that. But the more that the tool can be integrated into the services of the partner the more valuable they see it. I've already mentioned on how the partners see the tool as advancing their own mission in the example of the SBDC in achieving funding for their clients. Be clear with expectations. It's been years that we've been doing this and every year I think this is so clear and then I wish I hadn't said that about a month later. So clarity is my biggest piece of advice.

**Johanna:** Thank you Sharon that's a great point about integrating this into systems of our partners to create less hassle. What about you Rebekah? What advice can you share?

**Rebekah:** When setting up an agreement with a new sub grantee one of the things I try to do is research the agency that we're going to be working with not just have a dialogue with them and see if they are as interested in the program and if it's a right fit for their community when you research the agency to see their funding sources, if their outcomes work with the IDA program. For example, several of our partners are CDBG funded housing centers so they have a certain goal for how many pre-purchase counseling units they have, how often they do homebuyer education so if the idea of having more to case manage or more people to work with stresses them out just like what was mentioned before, it's a tool and the tool box that fits in with what they're already doing. The research helps you to see that so when you are working with them you can say I understand and wouldn't this be a great fit for this group of people you work with because sometimes they don't see it as something that will fit naturally; they see it as something more they have to do. We've come across several situations where we've traveled far to train staff and with things the way they are these days, turnover has been an issue. So one of my recommendations is to train as many people as you can because they can act as support if something were to change and you don't have to start from scratch every time. I really believe that the partners that we work with, both referral partners and sub grantees, funders, the schools, anybody, they need to understand the principles behind the IDA program and asset building so the buy in is from the agency level but also the principles of what we're trying to achieve by offering the program. I feel that for our sub grantees, when they know more about the concept of asset building, it makes it easier for them to understand and explain it to others.

**Johanna:** Thank you, Rebekah and Sharon. It is so interesting to learn what you have done at your organizations.

Before we move on, I'd like to ask you to take a minute to answer the following question.

INSTAPOLL #4

**What are some next steps you can take to leverage resources in your community for your program?**

1. Identify "natural partners" for my program
2. Identify additional services and resources for my clients
3. Put in writing my expectations from partnerships
4. Create written agreements for essential partnerships

We're going to close the poll now. Half of you responded "identify natural partners for my program." That's a good next step. Then we had a few of you choose "identify additional resources for my clients." Just a few of you are thinking of creating written agreements for essential partnerships. This is great.

We'd now like to open the floor for questions from the audience. I will read some of the questions that are coming in and will ask Sharon or Rebekah to answer them.

The first question is, are there other partners not mentioned on the webinar that IDA programs could partner with? Like Habitat for Humanity or the SBDC? We did mention SBDC but not Habitat for Humanity. Can you guys offer any input?

**Rebekah:** We don't directly partner with Habitat for Humanity but several of our sub grantees have good referral relationships with Habitat for Humanity and it has been a helpful source of referrals to our IDA program. Also a very natural sub grantee relationship could be with a local housing authority, a local CAP agency, somebody working with people trying to transition from low income rentals to permanent housing. We get a lot of referrals from people working with consumer credit counseling. Those are natural fits that people might overlook.

**Johanna:** Thank you. I'd like to add that there are numerous partnerships with IDA programs that we didn't mention today. A big group of those partnerships are with financial institutions and that's a webinar we are offering next week. There are many others and they vary depending on where you are located. One that didn't get mentioned are partnerships with United Way. Sharon, do you have something to add?

**Sharon:** We haven't worked with United Way here in New Mexico. I do know that nationally United Way has a financial education initiative but we haven't worked closely with them here.

**Johanna:** Thank you. What is your advice for leveraging these partnerships to raise funds?

**Sharon:** One of the things that has been a lot of fun is talking to the partners about money they already have sitting around that can match AFI money that they might not even be thinking of.

My example is of housing developers in the NW corner of our state where they have a bit of money set aside and within that mix there's money that they're using for administration for the people to purchase the homes and through looking at the budget and the ways they were using the money it became noted that that same money could match the IDA and create a down payment assistance program hitch they hadn't had.

With a couple of our tribal relationships where they had funds for member to go to college and they were able to set aside those funds and a third organization, our community college, set aside foundation money. It was money for scholarships anyway so now it's being used to double that ability through a matched savings plan. Rather than going to them all the time to ask for help getting a grant or doing a fundraiser it's been fun to find money that's already here. And to be able to speak to it from the approach that we can double the money you already have has been helpful.

**Johanna:** That's a great point Sharon. Can you clarify the difference between messaging an IDA as a product vs. a program?

**Sharon:** It tends to be an ongoing national discussion. To graze over it, often when you're setting up a program you're establishing a sundry of surround services so let's say ok we have matched savings and we'll set up the program and hire a coordinator and we'll have some do housing counseling. There's a lot that goes around program philosophy. If you're looking at it as a finance tool or product you're saying the saver is setting their own goal and we help them financially and socially and personally build their assets through a product driven by them. It's more of a coaching philosophy and it allows elements that support that product to be broken up a lot easier.

**Johanna:** What kind of messaging do you use to recruit new partners?

**Rebekah:** As far as reaching new partners, when we first started taking a network approach and finding partners to help deliver IDAs, we were looking for people who, for all practical purposes, are doing the same thing we are. We looked at other Neighborwork agencies, other affordable housing or community development corporations where the IDA is not yet being offered and where we know they have a lot of the services required of an IDA in place already. We didn't feel it was fair to go into the middle of now where and say as soon as you can set up financial classes and homebuyer education classes then this will be perfect. That's a lot of work so we went to communities where we knew someone could access these services easily or refer out easily. Now there are a lot of those classes online so we can reach a more rural dynamic without having to have these classes immediately available. So we look for someone doing something we know about.

We've also been approached by a lot of people who have referred a lot of people for the program and it had occurred to them that maybe they could work with those clients longer term. So we've had a lot of people communicate with us about what happens after referring clients. We don't necessarily do a lot of messaging on forming new IDA partnerships but that's what we look for when we seek them out. As far as referral partnerships or foundation partnerships, we're looking for people who have a common mission. So if people are helping low income individuals or rural communities, that's what we work for, so we team up with people like minded in their mission.

**Johanna:** It looks like we've reached the end of our time today. I'd like to thank our guest speakers Rebekah Barger and Sharon Henderson, and all of you for joining us for this webinar today.

Here is our contact information, should you want to contact any of the guest speakers or myself.

If your question didn't get answered and you'd like to follow up, please contact us by email at [johanna.barrero@idaresources.org](mailto:johanna.barrero@idaresources.org)

Also, keep your eyes open for upcoming webinars in this "Tools for Success" series. The next one will be: **Financial Institution Partnerships for IDA Program** and will be held next week on March 13. You can register by following the link on your screen or by visiting the Upcoming Events section on the [idaresources.org](http://idaresources.org) website at [www.idaresources.org](http://www.idaresources.org)

And, finally, we have an "instapoll" evaluation question we'd like to ask you to respond to. It will only take a few seconds and it will help us assess the quality of this webinar. We'll put the instapoll up on the screen in just a moment. Before you sign off, please take a moment to submit your feedback.

Here's the question you will see on the screen:

**Please rate this webinar's overall quality in terms of its helpfulness and relevance to your work.**

Answer Key:

**Very high**  
**High**  
**Moderate**  
**Low**  
**Very low**

Thank you very much, everyone and have a great rest of the day.