



## **Joining Forces: Creating Successful IDA Networks**

Wednesday March 21, 2012

**Johanna:** Hello everyone, and welcome to the webinar **Joining Forces: Creating Successful IDA Networks**. This webinar is the tenth in a series of “Tools for Success” webinars designed for Assets for Independence grantees and sub-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 webinar that may be of interest to you:

### **AFI Program Overview and Grant Application Process**

Will take place on Tuesday, March 27, 2:00 – 3:30 p.m. EDT

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 hand it over to Denise DeVaun, our moderator today, to introduce our guest speakers for today’s webinar.

**Denise:** Thank you. I also want to thank AFI for holding these webinars. My name is Denise DeVaun and I work for ICF International and, in my role, I work to support the AFI program in the

United States and its related asset building tools. It's my pleasure to introduce to you the strongest colleagues we have in this work of asset building through network projects in the U.S. The first person I want to introduce is Ed Khashadourian. Ed is from L.A. and, prior to his current role of the founder and president of Opportunity to Assets, Ed led the effort to run a network project in L.A. when he worked at the United Way of L.A. He was in that coordination role for 7 years. That network project had 26 sub grantees. They were CDFIs, they were faith based organizations, they were microenterprise organizations, and they were housing, neighborhood and human service organizations. He has a lot to bring to us and he's receiving an award soon for his innovation in asset building.

The next person I want to introduce you to is from Massachusetts. Her name is Gosia Tomaszewska and she's the Asset Development Program Director at the Midas Collaborative. Gosia has been there for three years. This network project has 20 different sub grantees; CDC workforce development agencies, health centers, small business development centers, faith based community action agencies. So a whole variety of sub grantees functions underneath their network project in Massachusetts.

The next person is Heidi Henderson from OLHSA in Michigan. Heidi is one of five coordinators in Michigan and Heidi operates a network project that has 8 sub grantee organizations. They are community development agencies, community service organizations, faith based organizations and Heidi has been a coordinator for 10 years. Her colleagues also operate network projects in Michigan. There are 5 different network projects in Michigan.

The next person I want to introduce you to is Mary O'Doherty in Kentucky. She has been running the IDA network project through KDVA. KDVA has 15 different sub-grantees, and what's unique about this network project is that all the IDA savers are survivors of domestic violence. They have 5 partner organizations. So Mary's organization works with people in the shelters and then they move into permanent housing.

There are 183 who have registered for today's webinar, I think there is a lot of experience here and different models to share. It's our hope that you will take away concrete lessons and ideas in case you run a network project or want to run a network project.

Today we will talk about the different kind of network projects. We will also talk about the reasons why any of us would want to join a network project. We'll talk about what it takes to establish an effective partnership. We'll talk about policies and procedures, allocating funding based upon program performance and we'll talk about the different models.

When we think about network projects, it's important to think about the kind of model that you may want to operate and Ed is going to speak more specifically than I. One of the models that are most common is the model of a hub and spokes; a hub grantee organization that receives the funding and sub grantees that operate the program. Ed will speak more to that.

In the U.S. today the smallest network project has a grantee organization that receives the AFI grant and two sub grantees. The largest one was one that had 53 sub grantees and maybe now is at 48 sub-grantees.

It's important in a network project that we think about the various functions that we want to be able to operate on. One of the functions has to do with resource development. Where are we going to raise the non-federal match? Where are the in kind resources going to come from? What is the role of each organization? Who is going to staff the project? Where can the volunteers come from? Which organization is going to do data collection? Which organization is going to do media relations and communications? Which organization is going to build the relationships with financial institutions? Which one is going to deal with outreach and program enrollment and financial education? Who's going to do the asset training? Who will do first time homebuyer education? Which agency is going to be in charge of the fiscal payouts of the match? Who's going to do evaluation and feedback? All these functions may seem overwhelming and they are, but the most important thing is that a network project takes these functions and divides them in such a way that these network projects are sharp and effective and are able to reach the target markets and get the kind of savers and get the related support so they can be successful.

None of us can do this alone. On [idaresources.org](http://idaresources.org) there is a website that anybody on the phone can go to. We have tools and templates and resources and design issues that anyone can look at and not have to start from scratch. I'm going to stop discussing the overall framework right now and I am going to introduce you to our colleague Ed who is going to talk to us about what it takes to build an effective network project. Ed?

**Ed:** Thank you. To start off I just wanted to thank everyone on the call today. I'm pleased to be here and pleased that I am able to explain about the work we've done for the past 7 years. When I think about the IDA program I think one of the things that has always been very interesting is how simple the concept is. It really is a great concept and very easy to communicate. When I had the chance to speak with community groups, it was clear that there was a level of interest to implement programs similar to IDAs. On the more practical level, when you talk to practitioners, all of us agree that IDA has too many moving parts so it is important for any AFI grantee to pry carefully about the competencies and requirements that they need to have in order to be able to successfully implement an IDA program. Today you're not talking about a single project or IDA program, we're talking about a network model. But the same consideration still applies to a network project with one exception; the moving parts can be suddenly multiplied by a factor of n if you want to think about it like that. Nevertheless an IDA network model could offer efficiencies to a partnership if the issue that the partnership faces is one of the following four; if your issue is that you're facing a large and spread out geography that may require you to think about having partners to work with you to offer the program to many different communities and populations throughout that area that you're trying to offer the project; if you're working with specific target groups (minorities, families with young children etc.) and sometimes there are language and cultural barriers therefore you would require to have partner agencies that are capable to deliver the program to these specific target populations; sometimes you are dealing within the environment where you have different competencies, you have youth serving organizations for example, you have neighborhood housing agencies that have been doing home ownership programs for many years or sometimes the nature of the partnership is different. Sometimes you're dealing with organizations that can perform the function of a feeder agency because of their wide outreach network. They may not necessarily have all the competencies though. You can have a feeder agency and connect the feeder agency to special service providers.

Finally, scale would be another issue that would warrant thinking about a network model. When I think of the four that I talked about, scale is the most important because most partnerships recognize the efficiencies that may result from leveraging resources in a collaborative fashion but this sharing of resources can only improve your efficiency when the programs have growing targets. For a single grant partnership this efficiency would offset the cost of coordination in the short run. So if you're thinking of a network model because you think costs will go down, you need to think about the scale before you think about the costs. All of these efficiencies that result from a network model will only materialize if you really plan to expand the program size.

The other consideration before starting a network model is the type of the network model. Networks are on a continuum, on the one end you have highly centralized networks and on the other end you have highly decentralized network models. So what is a centralized network model? Basically most of the functions land on the laps of the lead organization because they handle most of these activities: fundraising, managing reserve accounts, directly opening accounts on behalf of the participants, managing financial institution relationships, approving asset purchases. 90% of the functions could be centralized at this lead organization and the satellite organizations connect the lead organization to their target population. On the other extreme, you have a model that is highly decentralized. So you have a lead organization that sends out proposals to AFI in order to get the funding and what it does is that it is just the organization that collects the information and compiles the reports. They don't do anything other than data collection. What the members do; members could be in a position to do their own fundraising, to manage their own local reserve funds. So you don't really have a situation where there is a central reserve fund, or if there is one, all of these funds are distributed and managed by the organizations. This is the difference between highly centralized and decentralized models. You can think about how to structure a model if you are looking at specific competencies within this network and you're trying to allocate your resources in the best way. You have to think about all the different models. Then you have the in-between scenarios. Maybe you still handle the central reserve funds so you have the reserve accounts managed by the lead organization but you allow the sub grantees to handle their own financial institution relationships. One partner organization works with one specific financial institution, the other partner organization has a different partner for the program. That would be an example of a semi-centralized model. There is yet another level of complication when you have network projects, you are working with a group of nonprofit organizations and one nonprofit is in another network project so to speak. There are certain reasons why they would like to approach the lead organization as a partnership and under certain circumstances that might be a reasonable approach to work with this type of organization and try to set up a network model.

So I know that you probably have some time later on to ask questions I just want to end with talking about 4 or 5 other points about running a network partnership. The key ingredient in the process is choosing the right partners and the number of partners. Imagine that you're trying to offer 400 IDA accounts and you are thinking about recruiting partner organizations that will allow you to offer these accounts. How many partners is enough? Do you go with 4, 10, or 12? I think there is not a key ratio of participants to partner organizations but I think in most cases you need to think about having one partner organization handling anywhere from 60 to 80 or ideally 80 to 100 accounts at one point during the process. If you're planning to open 400 accounts, having 10 partner organizations reduces that number to 40 and the costs of the program will go up. These are small considerations that you have to give into during this thinking process of identifying the right number of partners. Who brings what to the table?

What are the core competencies? The second and again very important part of running a successful network partnership is trying to put in place a sound recordkeeping and accounting system. Nowadays many of the partner organizations are using the data base recommended by AFI, the AFI squared system, that allows the record keeping to be relatively simple. My recommendation as far as running a sound network model is that on top of having the AFI squared system, you keep your own records. Your accounting department basically has to be involved in the process of collecting the information and keeping the information. Sometimes you'll cut a check to a participant and that participant does not use the check after several months. They come back and ask you to reissue the check, there is all of this mismatching that happens and you need a good accounting practice. All of this needs to be part of the protocol. How are we going to treat all the cancelled checks? You need to think of all these little things. The next one which is also important is the standardization in the program. The more you go towards standardization the more successful the program will be. At one point in our partnership, we created a manual for all of our partner organizations. We went as far as even defining what we call an asset purchase. What kind of assets for the microenterprise business would be considered? There are long term benefits of standardizing some of these definitions. They don't all have to happen at the same time but these are the things you must think about when setting up a network model. Ongoing training; one of the things I've found out the hard way, I saw a lot of transitioning happening at the partner organizations and we were left with trying to train everyone over the phone or at meetings. So what we decided to do was have a manual and set dates for quarterly training for all the partner organizations as a refresher for some or for some it was the first time they learned about it. Regardless, having the ongoing training is key.

The last two points I will not spend too much time talking on but I will give you an example. There are different types of networks in terms of how they handle the partnership. The one we use through United Way offered administrative funding for all the partner organizations. They were receiving an average of \$30,000 a year to implement the program. Our model was a semi centralized program. But the end result was that we would end up with 1 organization operating 70 or 80 accounts and another doing only 10 so we realized that it was difficult to improve the efficiency of the program in a situation like this. The other example which led us to change the format of the partnership was when we were switching from homeownership to offering post-secondary education. The problem was that out of the 26 organizations only 3 had the competencies to offer post-secondary education. So they ended up recruiting people but were unable to train them so we started referring them to other organizations that had the capacity to offer these specialized trainings. The problem was that their resources were limited and we couldn't reward them. What we did, and this was a huge improvement in our system, we instituted a funding system which we called, performance based funding. We tried to communicate to our partners that every partner will be rewarded based on their performance. There was set aside funding for the number of accounts, when their participants finished their savings program, and funding if they provided asset specific training. We were able to improve the collaboration between partners. One organization had a lot of clients so they got funding for recruitments but they could not train them so they referred them to the other organizations. By implementing a performance based model we reduced our costs by 10% a year every year in 2007, 2008, and 2009 while we increased our enrollment by 25% and we increased our asset purchases to 85% in a period of two years. I will stop here and am more than happy to answer questions later on.

**Denise:** Thank you Ed. What we've done in the beginning for this webinar is that we tried to focus on the functions and on the elements of what it would take to build a successful network project. That's the first part, the second part that our next three speakers will go into is what it takes to manage a network project. The first part is to build and do it right from the beginning; the second part is to manage. But we'd like to involve all of you who are on the phone right now. We will ask a set of questions and will you please vote on your screen and then those of us who are trying to do this webinar will be able to see what you're interested in. So check either: I'm interested in joining a network project, or I'm interested in creating a network project, or I am a member and I want to improve my performance or I lead a network project and I want to improve the performance of the whole network project or other. If everybody would please vote right now we will be able to see the pulse of who is on the call right now and how we might be able to focus the rest of our comments to best meet your needs. Please do that now.

So 19% of you are interested in joining a network project. 29% of you are interested in creating a network project. 18% of you are a member of a network project and you want to improve the performance. And 18% of you lead a network project and you want to improve the entire performance for the network project and 16% said other. This is great. We will move on now.

I want to introduce Gosia who is going to talk to us about the network project in Massachusetts. She will talk about a couple things that will answer your questions.

**Gosia:** Thank you. It is great to see that we have a mix of participants in different stages of being in a network so hopefully this is helpful to each of you in a different way. So you want to start a network project, you have to start with selecting your sub grantees. You might want to consider that membership at the Midas collaborative requires references and a vote by current members. So we check references with other community partners. If you don't know their organization, we also allow current members who are already participating to vote on whether to allow that organization into the membership and being able to run an IDA project with us. Many times organizations join us first as affiliate members just to follow us and learn more about the asset building field and then later they start running their own IDA projects. Another thing that you should consider is doing a demand analysis. Talk to the community partner that is considering doing an IDA program about doing a demand analysis in their community. Is there a need? Are people interested? Many times it seems like this is going to be an easy program to enroll people into, its match funding, but it takes quite a lot of effort then it seems in the beginning so you need to know whether there is a need in the community. Another thing that really makes this easy and Midas has been doing this for a while, what's been very helpful for us is working with organizations that have done IDA programs in the past or even have done other programs with us in the past so we can tell how they performs. This way we can anticipate how they will do in the IDA program. Of course having said that you have to start somewhere and even Midas takes on new organizations all the time. The one and most important point with new organizations is starting small. As I said before, it seems like it is going to be easy but there is a learning curve and more work than people initially expect. Start small, I would say anywhere from 5 to 10 slots for a new organization has been a good number for us. And then, organizations tend to do better with asset specialization. I mean by that is that organization that do only one asset, like homeownership, small business development or post-secondary education, really do better because they are able to focus on that. Another thing that really helps programs be successful in their IDA programs is when they integrated into other asset development programs. So if someone has a first time homebuyer program, an IDA would be a great addition.

Once you select your sub grantees then you have to think about providing technical assistance and training to them. Under training, I'd like to point out two different things. We train people on a technical assistance basis in the beginning then as we go, as issues come up and after we do group meetings, we are always available when there is staff turnover because that is something you will encounter. We can come in and train the new staff and make sure we start where we left off. Another, a more general training is the training of trainers to make sure that the community organizations really are able to provide the newest and the best training methods and content that is available. We are connected to national networks such as CFED and the AFI resource centers so we do training at our quarterly meetings. Sometimes we have a day or two day training focusing on methodology such as coaching and financial education. Also, and this is important in terms of updating your members on a regular basis, is to keep track of changes with credit report laws, consumer rights, debt collection or focusing on issues such as for profit schools. We are working with AFI now on developing a training for our members on post-secondary education including how to select a schools, a loan, etc.

Another thing that you have to make sure is, once you have your sub grantees and they have been trained, you have to make sure there is a formal agreement that is signed by both parties and clearly defines the roles. As you know, there are different kinds of networks. Midas is closer to a centralized network. I will give you a few examples of what MDIAs does and what the sub grantees do. All this is clearly defined in the agreements we signed. Everyone knows their roles. There are roles that we share, for example program design. We work together with a community organization to develop program design because nobody understands their community better than the sub grantee. We have experience in designing IDA programs so we join together. We also do branding together. We make sure that we both mention the community partner when we talk about accomplishments of the program. We really try to, even though its centralized, we really try to make it a collaborative environment. So it's not only Midas sharing with community embers but community members sharing with each other. We try to provide as much or as little staff support as each sub grantee needs.

Another thing that you want to make sure once you set up your network project or if you already have it set up, is that you have clear policies and procedures. We have identical policies and procedures for all of our AFI programs. Every investor and every community partner receives a copy of procedures and we really try to stress that this is what we go by as far as our programs. Having said that, these policies are clear and we make sure that we accomplish good fiscal procedures through them. They are updated yearly based on staff and community partners' input. Some examples of changes that have happened through these kind of yearly updates is for example, we have changed withdrawals to one day a week. In the past, we went to the bank whenever we got the request form the community partner. Right now we are focusing on the one day a week system.

**Denise:** On the one day a week, does that mean if a community partner submits by close of business on Monday, for example, that they need the check sent to the university for education, that the check comes out on a Friday, is that what you mean?

**Gosia:** That's correct. All our partners know that they need to submit their info early and we review everything and process all the checks on the same day. They're easily accessible to everyone and I also just want to mention the program management policies and procedures.

We have policies and procedures for internal purposes to outline basically step by step what we do at Midas to ensure smooth transition in case of staff turnover.

The next slide will show you our community partner portal. Heidi will be talking about that a little later. I just wanted to quickly talk about using evaluation tools to improve program performance. We do 2 types of evaluations, internal evaluations and external evaluations on a monthly basis. We produce monthly match statements for each participant in the program and we also create an investor report which includes all the investors for a specific community partner. We review them, share them with the community partners, with the investors and we follow up very specifically on people who are not on track. On a quarterly level we do a program review. We have different AFI grants so we would sit down and look at the AFI program and then evaluate who is where, maybe we need to reallocate some slots to other community partners. On an annual basis, we have a staff and community partner review. We share what we learned that year and discuss how we move forward. That's how we come up with improvements, policies, etc. and that is done in December of every year. Just to finish up we also do external evaluations and you have the information right in front of you on our report. Basically the external evaluation is used to show overall outcomes and is used for messaging, for public policy and for funding. We share it with all of our partners. The last note that I will leave you with is that what the network project provides for us in Massachusetts is efficiency in running IDA programs.

**Denise:** Great, thank you Gosia. It's my privilege to introduce Heidi Henderson from Michigan. Will you talk with us about the tools you have found that help you to be efficient and keep everything running on time.

**Heidi:** Thanks Denise. Thank you for inviting me to be on today's call. The Michigan IDA partnership or MIDAP, as we call it, has been around for over 10 years. Basically the partnership consists of 35 IDA program sites that have been placed in one of 5 different geographic regions across the state. These regions are overseen by a regional coordinator organization or RCO. While several program sites have come and gone, the RCOs haven't changed a whole lot. Working with them in a network system has placed us around many different program sites staff so the RCOs quickly become accustomed to many different program scenarios and we can lean on one another when we need support. Another benefit to the network is our ability to pull meaningful numbers together. We use these numbers to attract funders, partners and to show a history and a strong alliance for IDAs here in Michigan. We share procedures and know how so nobody has to reinvent the wheel. Program forms, best practices, training opportunities, all of this can be shared at the click of a button and I am going into on how we do communicate with one another.

Some communication tools that we use: the monthly or quarterly conference calls, this is a great resource for a large network. We have face to face meetings so we can get to know one another at the beginning and work out all those early set up discussions. These were eventually replaced with conference calls and annual site visits. Also the RCOs use these too, which is a great way for the five of us to get together quickly. As time marched on and the sites grew more comfortable with the program we didn't need to do so many calls and they were replaced with something I call the IDA update which works like a newsletter in that it highlights some main points. Some of those could be funding updates, reminders, training opportunities, etc. so that's something I use to keep in touch with my program sites when I don't feel a call is necessary. The state wide data

system; having the same system is a requirement for all program sites in the Michigan IDA partnership. This is critical and I'll explain more why I feel that way later on. Finally, the website is a newer tool that I want to talk to you about.

This is a screenshot for what the website looks like when you go to it. There are success stories. You can see at the top there are several different tabs. There is an IDA tax credit tab. This was really helpful here in Michigan the last 3 years we had an IDA tax credit. Potential donors could go here and they could get some more information quickly, they could see a donation meter, also there's a "for sites" tab and I'm going to go more into that in a minute. There's a savers tab; that's for clients that have a lot of questions about the program and they want to dig deeper you can give them the website. The funders tab is where we highlight our statewide report. This is really helpful as a regional coordinator. Under program sites, my program sites are able to go here and get any forms they might need for the program.

Reporting in the network; the last thing I want to talk to you about is how we keep all of this together. We try to keep our numbers accurate. Reporting starts at the program site level and gets sent each quarter to the RCO and that gets consolidated into something that represents the region and then that goes to my agency where we take all of that and consolidate it even further into one final report.

**Denise:** This is really important. This roll up; so it's from the local sub grantees to their regional coordinator then it all gets rolled up at the state level so you have a state wide snapshot?

**Heidi:** Correct. I'll talk about why that's so critical. So the importance of a good data system, and I want to mention that in Michigan we are fortunate enough to have an RCO that has a data TA person. So for those of you considering setting up a network this is something you may want to think about doing. She's responsible for working with any hiccups. We use the vista share program system and as mentioned, each program site has it so everyone's data falls into the same place and it can be quickly interpreted for whatever purpose you might have. Training new program site staff is simple since there is no need to learn how they're tracking their data because we all use the same system. It must be accessible and easy to master. The vista share program can be accessed online and I am able to view a particular region or program site in a few seconds. It's a huge time saver, I don't have to travel to the site to figure out where the problem is with their data. It is also fairly simple to move around in. Whatever you choose to use for your data tracking, make sure it is user friendly. Program site staff are all at different levels, they all have lots on their plates so they don't have a lot of time to spend on entering IDA data. So Denise back to pulling numbers at every level, the most important thing you want to make sure you do when running a network is to make things easy on yourself if you're the person running it. Having a way to communicate effectively with your program sites and RCOs is critical and having a data tracking system that allows you to pull numbers at every level is really going to aid you in completing your task efficiently whether it is reporting, writing grants, marketing the program. It is so important.

On an end note, when you are looking around for sub grantees, for those of you thinking or creating a network. Remember if they are already offering other asset development programs, they may have that additional level of funding that can run parallel with IDA funding and that's really going to extend their longevity within the network which is really important; working with some of the same people has been very beneficial. Thank you.

**Denise:** Thanks Heidi. It's my privilege to introduce Mary O'Doherty from Kentucky. Mary, help us understand what you guys do?

**Mary:** Thank you. Hi everybody thanks for participating in our webinar. My organization, the Kentucky Domestic Violence Association, is the state coalition of domestic violence providers. Every state has a coalition. Ours is the AFI grantee and we have 15 member programs and those 15 member programs are sub grantees. We also have 5 other organizations that are sub grantees that are not shelters. Most of what I will talk about today involves those 15 member programs that are emergency shelters most of which offer significant services to survivors who don't live at the shelter. That is important to note because the vast majority of survivors who have IDAs don't live in the shelter anymore or never lived in the shelter but live in housing and are no longer with their abusers. For our coalition, this is how the work is divided up. KDVA administers state and federal funds to our member programs. So that makes it a nice platform for a network project because we are already responsible for administering federal grants and we already have a fiscal relationship with our member programs. When it comes to the AFI grant, KDVA is responsible for raising the match funds, for doing financial management of the grant, providing training for managing the banking relationships at the end, for facilitating asset purchases. Our member programs do the really hard work. They recruit participants, they provide case management and they provide the actual financial education and they sometimes assist the clients when it comes time for them to open accounts.

The vast majority of survivors open accounts after they left the shelter. We have found that our programs, our shelters are more successful when it comes to recruiting participants because they have housing that is on their campuses or in their communities and they're already, they have a relationship with the folks who are living in their housing and it makes for a really good set up. A lot of the folks who live in our shelters, so housing programs are really good candidates for IDAs. We also work with women who live in our programs, in our shelters, and most of the time what we call that our pre-IDA program. That means they've identified survivors who they think someday will be good IDA participants and they're working with them to prepare them. Sometimes they work with them for a few months, sometimes they work with them for a year. Sometimes they're working with the survivors after they've left the shelter. It really depends on the individual. Most of the time that pre-IDA work involves pulling a credit score, giving them basic financial education and some one on one credit counseling. 2 or 3 years after we had our AFI grant, many of our advocates said to me that they really needed a tool to work with these folks that were in their pre-IDA programs and for that reason we came up with our vehicle IDA program or our Car IDA program which works as kind of a stair step to AFI IDAs. The car IDA is privately funded by the Allstate Foundation. We offer a 1:1 match and we have found, we've been doing it for 3 years now, we've found that it is important for asset building in rural areas where public transportation is limited or non-existent.

Our programs are really focused on removing obstacles for our participants. To that end, we've always had an emergency fund to help survivors who have missed deposits to catch up. We probably spent at least \$20,000 or more over the last several years and much of the emergency fund goes to paying utility bills or car repair bills. Sometimes when a survivor is close to the end and is maybe 6 months away from purchasing her asset, we will tap the emergency fund to pay down debt that we think might get in the way when it comes time to apply for a mortgage. Another really important obstacle that our shelters provide is childcare and dinner when there

providing financial education classes in the evening. They do that because they want to make it as easy as possible for clients to attend. The women we work with have busy lives, many are in school, they're working part time or full time and the idea of trying to find childcare so they can attend a financial education class is really a non-starter. So we think providing child care and giving everybody dinner when they show up at the shelter is an easy way to build attendance at our classes and keep people engaged. Some programs will provide gas cards as another way to deal with any kind of transportation barriers. Some hold raffles or offer prizes, some might provide incentives or rewards for participants who never missed a meeting. Another obstacle we focus on is credit building. So many of the women we work with have credit scores that are really going to make it hard for them to get a mortgage. Sometimes those credit scores are the result of economic abuse that's occurred while they were still with their abuser. When someone opens an account the first thing we do is pull a credit report for them so that we can start working on building credit. We have a microloan program in which we report payments directly to the credit bureaus and we've been able to use that as a credit building tool.

**Denise:** I'm wondering if we could move to that fabulous story that comes out of your experience.

**Mary:** Christa McMichael, she'll be my last slide. Christa is one of our success stories. She was receiving TANF and attending community college and had a work study job when she enrolled in our IDA program. She used her first IDA to pay for some of her college expenses. She opened her second IDA a month before she graduated with a nursing degree and 6 months later she used that IDA to buy a home. She's an example of someone who started out as a client of our domestic violence shelter and is now a completely self-sufficient tax paying member of society

**Denise:** The cool thing you guys did is you had childcare and food available for her to take her classes and she could finish all the things she was required to do. We will end with this amazing success story. Christa McMichael and Mary have spoken all across the country and have shared this story. In the last few minutes we have, we want to invite those of you who have been listening to offer some questions or comments. While you're writing your questions I want to thank the panelists. Together, all of us can that almost all the topics have been covered. Our hope is that you'll want to go deeper. You can write to any of us and you know that our speakers are here on their time. Johanna, do you have a couple questions?

**Johanna:** Thank you Denise. So, this is a question that just came in that ties in with what Mary was discussing. So I'd like Mary to answer this; is running a network project more efficient? Does it cost less?

**Mary:** In our case it does because we don't spend a lot of time on recruitment. Our program people do at the shelter level and most of the people they're recruiting are people who are already there. That's an example of efficiency. Another efficiency is that our programs receive funds to provide case management services. IDAs are really just another tool they are using in their case management.

**Denise:** Gosia and Heidi, how can you talk about the efficiencies found by integrating the IDA into existing work?

**Gosia:** I wanted to say, this was before my time, many of you might have heard of Margaret Miley who chartered Midas in 1999. In the very beginning, the way Midas was set up was not as a network project and I know that after a few years of every site doing their own data reporting, dealing with financial institutions, everybody came together and this has introduced tremendous efficiencies. We do so much for our community partners and they do what they're the best at, which is interacting with community members. I think it has introduced tremendous efficiencies for IDA programs which are complex to run.

**Heidi:** One thing I wanted to add was that having a network was something our funders were telling us, they wanted us to go in that direction. It made things easier for them when they could deal with one lead agency. That agency would receive the funding and be the beneficiary for the entire partnership. I can't add anything to what has already been said but it works well with agencies that are having something in common, be it asset development or a housing initiative.

**Denise:** In some communities in the country, the Head Start program will use its funding to do financial education for those Head Start parents. Housing programs that's already got funding from CDBG will integrate the IDA in. We have other programs that do business development, they add the IDA in and it saves at the program level. Just to offer that to you.

**Johanna:** This question is for Gosia. What's the best approach when working with partners, do you hand hold or do you push them to step up to the standards set by the network?

**Gosia:** I think the best approach is to work with every partner depending on what they need. We have partners that need a lot of hand holding and we have partners who have done this in the past and are able to do what they need to do. I would say you have to adapt with each specific partner.

**Johanna:** This is all the time we have for questions. If you'd like more information on AFI network projects please visit [www.idaresources.org](http://www.idaresources.org) and there is a whole section on network projects. Thank you everyone for those great insights. Unfortunately this is all the time we have for questions today. If you'd like more information on AFI network projects, please visit the IDA resources website. **You will also be able to locate a network project near you on this page.**

Also, please keep your eyes open for upcoming events in this "Tools for Success" series.

We have a couple of conference calls next week titled **Questions, Answers, and Idea-Sharing for New AFI Program Managers**. They will be held on March 26 and 27.

We also have a webinar next week titled: **The Road Less Traveled: Innovative Solutions in Rural IDA Programs** that will be held next Wednesday, March 28 at 3:30 p.m. Eastern Time.

You can register to all these events by following the links on your screen or by visiting the **Upcoming Events section** on the IDA resources website at [www.idaresources.org](http://www.idaresources.org) Here is our speakers' contact information, should you want to contact any of them.

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

And, as always, we have an “instapoll” evaluation question we’d like to ask you to respond to. It will only take a few seconds and will help us assess the quality of this webinar. Before you sign off, please take a moment to submit your feedback. We’ll give you a minute to respond.

**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**

We’ve reached the end of our time today. I’d like to thank our moderator, our guest speakers and all of you for joining us today.

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