

**Homeless Workforce Integration Network (H-WIN) Meeting**  
**Minutes**  
**4.13.22**

**Meeting Recording:**

**Access Passcode:**

**Attendance:** Stacy Hart, Brighter Beginnings; Melissa Peters, CCHS: Community Connect; Teresa Gonzalez, CCHS: Public Health Nursing; Jamie Luna, Children's Support Services; Gina Bills, Contra Costa Office of Education; Magdalena Montalvo, Contra Costa Office of Education; Jo Bruno, Council on Homelessness/Delta Peers; Melanie Torres, Department of Rehabilitation; Tristan Ring, Department of Veteran Affairs; Dennis Rojas, Department of Veteran Affairs; Maureen Nelson, EHSD; Susan Padan, EHSD; Vee Clapp, WDBCCCC; Jamie Schechter, H3; LAKISHA LANGSTON, H3; Michael Callanan, H3; Morgan Perkins, Hope Solutions; Larry Wilson, Hope Solutions; Sandra Rivera, Hope Solutions; Hikmat Babak, Hope Solutions; Irma Bodden, Hope Solutions REP program; Elizabeth Verdin, Hume Center; Nidhal DeCesare, Liberty Union Unified School District; Monie Bohnsack, Mt. Diablo Unified School District; Betty GeishirtCantrell, SPCC; Vi Ngo, Rubicon; Mayra Corral, Rubicon; LeRoy Gainey, Rubicon; Kathryn Ross, SHELTER, Inc.; Ron Costanzo, St. Vincent De Paul; Janae Thomas, St. Vincent De Paul; Marjolein Daas, Trinity Center; Leonard Ramirez, Veteran Accession House; Bill Shaw, Winter Nights

**I. WELCOME AND INTRODUCTIONS**

Attendees introduced themselves.

**II. PRESENTATION: SparkPoint and Brighter Beginnings**

**SparkPoint Contra Costa by Betty Geishirt Cantrel**

- Mission: partner with agencies to empower individuals and families to become financially sustainable and advocates for social change.
- SparkPoint is a partnership of different organizations. Provided examples of different agencies/services in partnership.
- Provided data on experience of poverty in Contra Costa
- Help people identify top 3 financial goals
- Helped 87% of clients show improvement in 3 months time re: financial wellness
- Provided info on services (see slide)
- Described staff and roles

**Financial Coaching by Stacy Hart from SparkPoint**

- Has had at least 10 clients experiencing homelessness in the past year. Goals are all different but biggest hurdle is accountability re: paying things on time and building new habits.
- Ingrid Alfaro and Stacy Hart are the two financial coaches
- Provided information on what financial coaches do (see slide)
  - Start with talking about money goals, then spending habits, create budget to reach goals. Identify elements of a budget. Create new habits.

- No financial limitations on who can access services. Have some higher income clients who can't understand why they're in debt, others who are very low income and trying to just have enough money for food.
- Important to remember that clients have other obligations to other programs (meetings with other case managers, etc). Doesn't know enough about the other kinds of programs clients are in, especially homeless programs, and wants to learn more to better support clients.
- Presented discussion questions
  - Unique challenges clients face and what might help?
  - How can we partner together to create more equitable access to financial services?
  - What are some next steps for continued collaboration and services?
- Noticed that if there's a single barrier, it can stop their entire process.
- Homeless clients biggest goals are getting/maintaining housing- they're learning that there are more expenses beyond just first month's rent.
- Monthly online workshops: <https://www.eventbrite.com/e/finances-101-tips-to-create-financial-goals-and-budgeting-tickets-295403087587>
- Quarterly client appreciation/newcomers events quarterly to introduce people to services (often freebies and food). Monie or Maureen will send that info out when the events are coming up.

## Discussion

- Disconnect between these services and homeless services.
- When working with homeless clients, at what point refer to financial counseling/services?
  - Common to get clients that don't know where to start. It's never too soon.
- Has client with zero income- first goal is to get them on CalWorks or unemployment. Next step is career coach.
- Sometimes client says "I called an office and no one called me back" so goal becomes continuing to call until the issue gets resolved.
- Sometimes when in cycle of despair, can't hear things correctly, so often correcting misinformation about how the process works.
- If someone is living in car, sometimes financial coach will talk about how to stretch money out while living in car versus spending \$ on hotel.
- Veteran Accession House
  - provided info about their program (veterans who are homeless or at risk of homelessness)
  - Clean and sober living envt. Caseworkers re employment/training/school/benefits
  - Refer to SparkPoint for financial counseling
  - Transitional Housing program
    - Only work with single males

- 2 homes- one in Pittsburg and one in Antioch
  - Get breakfast/dinner with light lunch
- Morgan (Hope Solutions): works with Rapid Rehousing program and help with move in costs, support for 6-12 months. Need: some way for housing case managers to be looped in with SparkPoint so that when client calls SparkPoint and doesn't hear back, case manager can help get ball rolling. Better collaboration with SparkPoint on initial budget convo with RRH clients.
  - Financial counselor: never wants to be working at cross purposes with housing case manager or trying to prioritize financial goals that are competing with housing goals for attention.
  - Often budget isn't complete until client knows where they are spending their money. Example of client who didn't know where \$900/month was going.
- Referrals to SparkPoint
  - Have someone go through orientation first
  - Measure debt/income/savings/credit improvements via data collection
- Does SparkPoint staff like when case managers/referring staff come with the client to the initial appt? Stacy: up to the client. If warm handoff from partner, would love an email or heads up that the client is coming/being referred with any relevant info.
- Question: process once make contact at SparkPoint. How often is staff checking in with client? What does accountability look like? We want to set expectations for clients.
  - Have welcome groups (go to Direct me page) or people can meet 1:1 with manager
  - Set up appts with different coaches (credit coach, financial coach, etc). making changes to credit takes time, so people need to know it's going to improve after just one month of paying bills on time. May not see credit coach for 3 months.
  - Depends on where are with career coach- start out meeting more often and then taper down once doing independent searches.
  - Financial coach: initially do spending tracker and first few months, almost weekly appointments b/c emotional process for people. Once they get used to using budget, space appts out.
- Comments in Chat:
  - For CalWORKs, if there is a potential EDD claim, they applicant would be required to apply and exhaust those funds first, if eligible.
  - Trinity Center provides a variety of services to support people living unhoused, including being able to use our address as a mailing address and pick it up during our business hours, M-F, 8 am to 4pm. Stacy mentioned not having an address as an issue, so this is one way Trinity Center can help in those cases. The person can take advantage of everything we offer, but they don't have to!

### III. DEBRIEF FROM REGIONAL FACILITATORS

Betty provide info on VITA program- Volunteer Income Tax Assistance (federal program). Run by United Way Bay Area. "Earn It, Keep It, Save It"- now calling it "free tax help". SparkPoint can help people file their taxes (if simple, or could have rental property or small business). Only place in county for foreign students and scholars/staff (community colleges) to help them. Have Tongan speaking tax preparer. Earned Income Tax Credit/child tax credit can help get them thousands- need to file taxes to do this even if don't have much income.

- Vee Clapp gave accolades for the VITA program's responsiveness during pandemic
- *West:* Gerald Richards
  - Challenges related to not knowing what services are out there. Most of group works county-wide so not sure what's in specific regions
  - Funding often goes in siloes and can be hard to serve everyone who comes through the door.
  - Magdalena Montalvo: Youth living in cars, with no food. Needs help reaching out to partners b/c have wage subsidies and need partners willing to be mentors and train youth. General employers can be very harsh to TAY experiencing homelessness.
- *Central:* Morgan Perkins
  - A few work with SparkPoint and a few who didn't know much before today. Vee and Bill had amazing things to say about experience referring people to SparkPoint. Support idea of case managers keeping Sparkpoint on their radar and helping facilitate clients getting to appointments there, etc.
- *East:* Betty Geishert Cantrell
  - Talked about credit
  - Emotional aspects of dealing with finances.
  - Staff at SparkPoint getting Mental Health First Aid certificate
  - Survey of WIC clients revealed finances were the top issue, not parenting.

### IV. AGENCY ANNOUNCEMENTS

Reminder to put information in Google document:

<https://docs.google.com/spreadsheets/d/1LiHxXpWDhfA8I4omS6XBdDZ5c7fryWCILeInIM4KO/edit#gid=0>

- Jo Bruno: Heartnerships Event 4.21 4-8 with Health & Human Services Club at Contra Costa College. Please register and join our network of heart. Invite your network, too. <https://www.eventbrite.com/e/heartnerships-building-partnerships-with-heart-tickets-301078763687>. Will focus on Mobile Grief program, new Miles Hall Crisis Center

- Maureen: list of topics people said they were interested in- have guest speakers and then workgroups could be formed after the conversations.
- June meeting will be someone from Welfare to Work/CalWorks and someone from CC Works (subsidized employment).
- Monie: thinking of developing a survey re: interaction/collaboration between housing/employment to ID where connections and disconnections are.