ASSET BUILDING IN THE SOUTH: ORGANIZATIONS AND SERVICES

// REPORT //

A Strategic Assessment Report of the Southern Regional Asset Building Coalition

ASSET BUILDING IN THE SOUTH: ORGANIZATIONS AND SERVICES

by Gena Gunn, Jennifer Heffern, & Karen Edwards
Center for Social Development, Washington University in St. Louis

CONTENTS:

EXECUTIVE SUMMARY

This paper details findings of an online survey that was completed by seventy representatives of over sixty non-profit, government, and academic organizations and institutions in the four states of the Southern Black Belt region (Alabama, Florida, Louisiana, and Mississippi). The surveyed organizations, which are committed to developing effective strategies for creating greater economic prosperity for all individuals and families in the region, serve a high percentage of low-income African Americans, other minorities, and people with disabilities. Populations targeted for provision of services by the organizations represented are mostly low-income families, with youth, single parents, and seniors also capturing a large portion of available services. The organizations belong to approximately 75 coalitions in the area, many of which address general asset building, microenterprise, financial literacy, agriculture, housing, homelessness, transportation, children's issues, tax issues, and health.

The findings suggest that a coordinated network of existing coalitions could be of tremendous benefit to the region. Such a network could facilitate partnerships between coalitions with common goals, and unite all of the coalitions behind a single policy agenda at the regional level.

INTRODUCTION

The Southern Regional Asset-Building Coalition (SRABC) is a partnership between Tuskegee University, Center for Social Development, Alabama Arise/Citizens' Policy Project, Mississippi Association of Cooperatives, Federation of Southern Cooperatives, Florida Family Network, and Florida A&M University. SRABC's goal is to establish a network in the Southern Black Belt that mobilizes and supports organizations and coalitions focused on asset building for people of all income levels. In particular, SRABC hopes to use this network to facilitate advocacy for asset-building policies and programs designed to assist Black Belt residents in addressing the devastating economic impacts of persistent poverty, hurricanes, and land loss. SRABC is a critical part of the multi-year SRABC project supported by the Ford Foundation.

This paper reports on a survey of selected organizations and coalitions in the Black Belt that was conducted as part of SRABC's multi-year strategy plan. The assessment survey was created by project partners and administered online to gather information from organizations in the region. A database of organizations in Alabama, Florida, Louisiana, and Mississippi was developed, and representatives from these organizations were invited to participate in this survey.

The survey was designed to accomplish three main objectives, as part of SRABC's overall strategic action plan:

1. Identify organizations that are well-connected to asset-building coalitions and networks in the region and identify the range of economic development services offered by these organizations

2. Establish baseline data on asset-building organizations, coalitions, and networks and the types of services they offer in the areas of asset leveraging, asset protection, asset preservation, and hurricane recovery

3. Use survey data analysis to create a strategic assessment tool that could be used by SRABC partners and member organizations to develop a more effective and inclusive asset-building framework and policy agenda for the region that would strengthen asset-building efforts and initiatives.

SURVEY ANALYSIS: LAYING THE GROUNDWORK FOR A STRATEGIC ASSESSMENT

RESPONDENT ORGANIZATION PROFILES

Seventy respondents participated in the online survey (See Appendix A for survey instrument). Respondents represented sixty-two organizations located in Alabama, Florida, Louisiana, and Mississippi, including government agencies, such as the FDIC, an IRS office, a Federal Reserve Bank, and a state economic development office; area financial institutions; area universities; foundations; and a large number of non-profits, including United Way agencies, community action agencies, community development corporations, faith-based agencies, the American Red Cross, and the Boy Scouts of America. All the organizations represented provided internet site information, demonstrating that they use web-based communication strategies. All respondents identified their organizations as committed to developing effective strategies for creating greater economic prosperity for disadvantaged and low-income individuals and families in the region, and most stated that their organizations serve a high percentage of low-income African Americans, Hispanics, other minorities, and people with disabilities, as well as Whites.

Organizational type	
Community Development	21%
Advocacy	19%
Academic	18%
Community Action	13%
Housing	10%
Non-Profit Trade Association	8%
Financial Services	7%
Funder	3%
Land Loss/Ownership	2%
Micro-enterprise Development	2%
Other	45%

Although the organizations represented are located in the four target states, the majority are located in Florida (38%) and Alabama (30%), suggesting that SRABC may need to strengthen marketing and communications strategies for Louisiana and Mississippi (See Appendix B for a list of participating organizations). Even though varieties of types of entities are represented in the survey data, business, government, and philanthropic organizations are under-represented. SRABC could use this information to more specifically target these types of entities to create a more viable regional network or coalition of stakeholder organizations. Also under-represented are academic institutions. Although about 19% of respondents identified their organization as academic in nature or focus, only five are universities or colleges. More adequate representation of academic institutions might be accomplished by reaching out to Historically Black Colleges and Universities (HBCUs) and other minority-focused academic institutions in the region.

In terms of respondent organizations' reach, 80% of all 70 respondents stated that they serve rural populations, and over 75% stated that they serve those in urban areas, showing significant crossover in rural/urban populations and geographical areas served. Of the 68 respondents who answered the question on their organization's involvement by county, 42% reported serving between one and five counties, and 58% reported serving six or more counties in their respective states. Of the 37 respondents (53%) who identified the average number of clients they served each year, almost half cited 501 to 1000. Almost all respondents (n=68) responded to a question about the number of counties served by their organizations, with 42% serving one to five counties, and 58% serving six or more counties in their respective states. These findings have important political implications because state policymakers and advocates tend to support legislation that has potential to impact the most people in all areas of a state. Developing a policy agenda that will impact and serve many populations and geographical areas across a state, and that has support from a large number of respected organizations located across a state, will likely have a greater chance for success than more narrowly-focused legislative efforts.

Almost a fourth of all seventy respondents identified their organization's focus as community development, although a significant number identified serving multiple and "other" roles (this question offered multiple choices). "Other" category roles/types identified included: government, financial education, youth development, disaster assistance, multi-service programs, and health-related initiatives. This data represents an impressive scope of services, programs, and functions offered by a significant number of non-

profit community-based respondent organizations in the region.

Organization strategies/programs offered to clients	
Financial education and training	66%
Budget/credit counseling	49%
Asset building policy development and advocacy	48%
Program supporting the development of assets	47%
Homeownership/foreclosure prevention	47%
IDAs	45%
Small business development	34%
Preparedness/recovery	32%
Tax counseling	27%
Other	26%
Federal credit unions	16%
Agricultural assistance to farmers and others	15%
Legal services	13%
Family foundations	13%
Black land loss/ownership	11%
Family micro loans	5%
Micro finance	7%
Children's savings accounts	7%
Investment clubs	2%
Savings initiatives at family reunions	0%
Family scholarship funds	0%

The 69 respondents who answered a question about target population noted that most are low-income families, with youth, single parents, and seniors also capturing large percentages of available services. Interestingly, these are the populations that are not well-served by most currently available asset-building plans, such as college savings accounts, retirement accounts, and the home mortgage interest deduction. Survey respondents and their represented organizations, therefore, are in a good position to provide SRABC with rich data on the regional asset-building needs, challenges, habits, and goals of these population groups, so that a knowledge-based regional effort at establishing assets policy equity can be made.

Target population served by respondent organizations	
Low-income	86%
Families	77%
Youth	66%
Single parents	65%
Seniors	60%
Homeless	31%
Farmers/fisherman	29%
Other	24%
Indigent	23%
Migrant workers	18%

Most organizations reported serving more than one race/ethnicity, with the most common being African Americans (96%), Whites (93%), Hispanics, Asians, and Native Americans. Additionally, 56% of 66 respondents stated that they offer bilingual services. These are important findings, particularly considering that minority populations served (by the total of represented organizations) have actually (in this case) become the majority of populations served—even though a relatively equal number of Blacks and Whites are representatively served. This also has important political implications for making a case for eliminating policy inequities related to the growing wealth gap between white populations and populations of color.

Population groups served by respondent organizations	
African American	98%
White	88%
Hispanic or Latino	76%
People with disabilities	65%
Native Americans	37%
Asian	30%
Immigrants	27%
Native Hawaiian or other Pacific Islanders	14%
Refugees	12%

INTERVENTIONS, CHALLENGES, AND FUNDING

About two-thirds of 66 respondents cited their organizations as offering one or more asset-building strategies or programs to the people they serve. The most common initiatives relate to financial education and training (over 70%), debt relief strategies, budget and credit counseling, asset building, homeownership/ foreclosure prevention, asset-building policy development and advocacy, and IDAs. It is significant that financial education is the number one asset-building strategy offered by a majority of the represented organizations. This suggests that these organizations could provide SRABC with the necessary data for making a cogent case to policymakers on why publicly supported financial education should become more widely available in the region, allowing community-based organizations to focus more efforts on creating asset-building initiatives with a larger appeal to, and increased take-up from, clientele with a greater knowledge of personal finance strategies and financial services and products.

In response to another survey question that 64 respondents answered, respondents listed a number of interventions commonly offered to clients in relation to their asset-building work, including educational workshops (83%), information sharing efforts (83%), trainings, classes, referrals to other organizations, technical assistance, and case management. This data speaks to the eagerness and willingness of clients to learn about new strategies and opportunities for personal and family economic success. Funding for these activities, as reported by 63 respondents, was primarily secured through federal government grants (70%), foundation dollars, and private donations. Other

significant sources of funding included endowments and earned income from enterprises. State and local funding was among funding sources cited in response to the "other" funding option for this question, which received a 40% response.

Interventions offered to clients	
Information sharing	83%
Educational workshops	83%
Training	65%
Classes	60%
Referral	58%
Technical assistance	48%
Case management	37%
Other	13%

A portion of the survey was designed to learn about challenges that might hinder organizations in their provision of asset-building initiatives.

Challenges that limit services	
Organizational capacity	71%
Transportation	40%
Buy-in from you target population	40%
Government support	38%
Lack of information	35%
Inadequate of supportive policies	29%
Lack of public policies	25%
Access to state services	24%
Other	18%

The 63 respondents who answered these questions cited (lack of) organizational capacity as the leading challenge (71%). Other significant challenges included transportation issues for clients, (lack of) program buy-in by clients, and (lack of) government support. The strong need for increased organizational capacity (typically defined to include trained staff, physical space, and support) is not a marker of deficiency; rather, it illustrates organizations' awareness of

the scale of the demand for accessible services and programs among their target population. In addition, this data reaffirms related studies indicating that inadequate transportation has both profound direct and indirect impacts on increasing income levels and building assets among clients. The lack of buy-in among clients may also speak to clients' need for additional preparation or resources, such as financial education, available financial services, pre-business development training, credit repair and readiness, and affordable housing options. The "need for greater government support" finding speaks for itself.

Of the 60 respondents answering a question about whether or not their organization collaborates with similar organizations to strategize and troubleshoot problems, 100% answered affirmatively. This is a significant finding, showing the high level of collaboration this work requires. Another question related to collaboration asked whether or not organizations partner with other organizations to host annual conferences. Of the 69 who answered, 54% replied in the affirmative. This important finding shows the tremendous capacity these organizations possess for promoting asset-building program and policy initiatives through outreach, teaching, and communications.

The information most needed by all represented organizations to complete work pertains to funding (75%), asset building (67%), capacity building (53 %), and building coalitions (50%).

Type of information sought most often by agency	
Funding	75%
Asset building	67%
Capacity building	53%
Building coalitions	50%
Hurricane preparedness	21%
Hurricane recovery	21%
Other	11%

This finding shows that not only is receiving funding necessary to develop and execute a variety of services and initiatives (including asset-building initiatives), but getting leads and information about where to look for such funding is key, and takes up a significant amount of community-based organizations' time.

Several survey questions related to the policy activities of respondent organizations. Of the 65 respondents who answered one question, 52% stated that their organizations participated in public policy advocacy. This is a positive finding for SRABC, indicating a significant number of current and prospective regional policy advocacy partners with state-level policy connections (and possibly Federal policy connections). Only 34 respondents answered the next question, however, which asked if a policy agenda had been determined. In response to a follow-up question, only 29 respondents provided details on plans for advocating for policy change, most of which involved advocacy activities, establishing and joining networks and coalitions, completing research, proposing legislation, and information sharing. Only 21 respondents provided details on their policy priorities, which mainly included farm legislation, immigration reform, job issues, financial education, IDAs and general asset building, predatory lending issues, land loss, and access to mainstream financial services for people of color. These findings reflect a capacity for policy advocacy activity in the represented organizations, but suggest a need for a well-formulated asset-building policy agenda. Participation in a broader regional network may help organizations to align themselves with a common asset-building policy agenda for the region. Thus, SRABC would do well to consider the plans and priorities listed by respondents related to advocating for asset-building policy, as they develop one regional asset-building policy agenda.

COALITION AND PARTNERSHIP PROFILES

A question about whether or not represented organizations participate in some type of coalition activity received 53 responses, with 89% of those replying in the affirmative—a significant number. Over half of these coalitions have a statewide reach, and well over half have existed for one or more years.

Many are organized as 501(c)3s (44% of 48 responses), or have considered doing so (43% of 28 responses). Almost all of the coalitions mentioned by 42 respondents were cited as meeting regularly (92%, with 45% meeting monthly), with the majority (54% of 48 respondents) considered to be "somewhat structured." The primary population groups represented in the coalitions as described by 49 respondents are African American (98%), followed by White (88%), Hispanic or Latino (76%), and people with disabilities (65%). Of the approximately 75 coalitions listed by 49 respondents, the following were included: Florida Financial Prosperity Partnership, National Council of La Raza, Mexican American Council, Southern Region Program Leadership Network, Florida Alliance of CDCs, Alabama Asset Building Coalition, Alabama Transit

Coalition, Black Belt Action Commission, Latino Issues Partnership, United Way Financial Stability Partnership, Louisiana IDA Coalition, Network to Encourage Asset Development, Big Bend Homeless Coalition, Deep South Delta Consortium, Women's Funding Network, and the Mississippi IDA Partnership.

Of the respondents who claimed coalition involvement, 42 respondents identified which coalitions "do asset-building or related work." Respondents who listed more than one coalition in the prior question identified at least one as having an asset-building focus. According to respondents, these coalitions' goals include: asset building (number one goal mentioned), policy change, expanding extension education, increasing affordable housing, increasing financial stability, reducing youth substance abuse, supporting small business development, ending homelessness, increasing free tax preparation, developing disaster preparedness, increasing self-sufficiency, building asset-building partnerships, promoting access to information on issues, and improving asset building opportunities in rural communities.

When asked to describe the geographical reach of the coalitions they participated in, 53 respondents stated that 50% of the coalitions have a statewide reach, 49% have a local reach, and 45% have a regional reach. Less than 25% were cited as having a national reach, and hardly any have an international reach. Also, of 49 respondents, 40% of respondents reported that their coalitions had been meeting for five years or more, with another 47% having been meeting between one and four years. Knowing the age and reach of the coalitions is important for developing a strategy for convincing existing coalitions to extend their policy work and expertise to a larger frame on a more regional level.

Almost 90% of 46 respondents stated that they would be willing to participate in the Southern Regional Asset-Building Coalition, and 92% of 47 respondents cited interest in participating in the work of their state-level asset-building coalitions. All of the above data is extremely important for determining SRABC's policy agenda and strategy development goals. The large number of existing asset-building and related coalitions and networks in the region could mean that a sophisticated and important foundation for a regional network of coalitions has already been laid.

COALITION FUNDING, FUNCTION, AND POLICY ACTIVITIES

Funding support is, of course, important for the establishment and continuation of all coalitions. Out of 44 respondents who responded to this question, 73% stated that the coalitions represented in the survey receive at least some funding support, which likely means that the remaining coalitions are operating on in-kind funding, with some kind of informal and unpaid leadership structure.

Coalition funding sources	
Private donations	53%
In-kind donations for members	40%
Private donations	32%
Federal government	27%
Private businesses	24%
State government	16%

The majority of funding support identified by 44 respondents comes from private foundations (53%), followed by in-kind donations from members (40%), and private donations (32%). Interestingly, 27% of respondents receive support from Federal sources, 24% from private businesses, and 16% from states, a very encouraging finding. SRABC might do well to build on this evidence of current state and federal support to make a case for increased public/private partnerships in coalition support and funding. The 39 respondents who answered a question on use of funds reported that the majority is used for planning and implementation (57%), capacity building (56%), and personnel/salaries for staff (56%), among other uses. This data speaks eloquently to the amount of funding needed to get programs and initiatives developed and implemented, and to secure an adequate number of trained staff members to implement programs.

The survey asked respondents to cite why their coalitions were formed. The 49 respondents who answered this question stated that the main reason was to work for "a common cause" (80%), followed closely by information sharing and policy advocacy. Information on the primary (or most important) function of their coalitions was also requested, with 48 respondents indicating the three most common primary functions as strengthening partnerships (21%), policy and advocacy (19%), and public education (13%). Interestingly, even though 19% of respondents see policy advocacy

as a primary function of their coalition, 28% of the coalitions represented by 40 respondents (in a separate question) have determined a policy agenda—showing that there may be a slight disconnect between form and function within some coalitions.

When respondents were asked to state the three most important functions of their coalitions in priority order, the three most common answers among 41 respondents were: 1) establishing partnerships and networking, 2) education and capacity building of members and other partners on important initiatives and topics, and 3) policy advocacy.

Most important function of coalition	
Strengthening partnerships	21%
Policy and advocacy	19%
Public education	13%
Capacity building for member agencies	13%
Other	10%
Resource sharing	10%
Information sharing	6%
Training	6%
Communications and marketing	2%
Research	0%

Thirty-nine respondents stated that their coalitions promote their work through networking (including through HBCUs), radio and newspapers (press releases), member involvement and promotion, web sites, email notices, word of mouth, and local government. Thirty-eight respondents stated that their coalitions could be strengthened by: increasing communication among members, increasing opportunities for collaboration of members and partners, hiring a coalition facilitator, establishing more consistent leadership, gaining more active members, increasing resources, developing a strategic plan, gaining more involvement from the private sector, establishing a better recruitment plan, and gaining more inclusiveness and focus. These issues and challenges might also apply to a broad network of coalitions.

Although only 11 respondents (out of the 40 who answered the question) stated that their coalition has determined a policy agenda, 13 responses were given to the follow-up question of, "If yes, what are the policy priorities." This reason for this seeming discrepancy is likely related to the responses given to the latter question: Of the thirteen respondents who responded to a question about their organization's policy priorities, almost all reported that these are not yet determined. A few responses related to specific policies, such as IDAs, youth and families, and agriculture; others indicated that they are unsure of their coalitions' policy priorities. These responses may indicate that one of the key reasons respondent organizations partner with coalitions is to promote policies that compliment their own organizations' policy priorities. The next question on plans for advocating policy change received 19 very general responses, with most indicating that respondents are unsure of these plans. This data suggests that there is considerable room for greater policy advocacy development work with area organizations and coalitions. In addition, the creation of a regional asset-building policy agenda, with increased support for local policy advocacy, might better mobilize organizations and coalitions that have interest but not the time or resources needed to be more effectively engaged in local policy work.

Population groups represented in coalition	
African American	70%
White	63%
Hispanic or Latino	53%
People with disabilities	47%
Native Americans	26%
Asian	21%
Immigrants	18%
Native Hawaiian or other Pacific Islanders	10%
Refugees	7%

When asked what important issues regional networks of coalitions such as SRABC should address in building assets among low-income families and communities, 32 respondents listed issues and concerns that mirrored those connected to the work their organizations do. In response to a question about the pitfalls to be avoided by these same types of networks and coalitions, 24

respondents stated that these entities should above all be "inclusive," including membership and interests of all populations in the state, and seriously address issues most important to low-income individuals and families. Respondents also noted other pitfalls that should be avoided, including duplication of efforts, lack of coordination, attempting to "do it all," putting too much emphasis on immediate results, meeting but not acting, "nitpicking" small differences of opinions instead of focusing on major issues, member organizations acting territorially and competitively, being resource-driven, and failing to engage the interest of the target populations in coalition activities.

Respondents offered important information as to how membership in a regional network of coalitions would benefit their organizations. The 31 respondents who answered this question listed the following potential benefits: receive more funding and resources from a larger pool; become a contributing member of a "think tank" on the issues; strengthen partnerships with other organizations and develop new relationships; gain greater access to information and new ideas; establish policies that will help implementation efforts; better serve the region and gain clientele services from a wider group of organizations (increase outreach); better align policy efforts with other organizations and coalitions; and gain better access to pertinent research. When asked what their organizations could contribute to these types of coalition entities, the 31 respondents who answered asserted that they could offer knowledge and expertise in their area of work and interest, and share their experience working with various population groups.

Email was deemed by the 43 respondents who answered this question as the most effective way for regional coalition members to communicate with each other (93%), followed by face-to-face meetings, conference calls, and conferences. This is important data for determining a communication strategy for establishing a broad-based network of coalitions.

CONCLUSIONS AND NEXT STEPS

This paper details findings of an online survey that was completed by seventy representatives of over sixty non-profit, government, and academic organizations and institutions in the four states of the Southern Black Belt region (Alabama, Florida, Louisiana, and Mississippi). The surveyed organizations, which are committed to developing effective strategies for creating greater economic prosperity for all individuals and families in the region, serve a high percentage of low-income African Americans, other minorities, and people with disabilities. Populations targeted for provision of services by the organizations represented are mostly

low-income families, with youth, single parents, and seniors also capturing a large portion of available services. The organizations belong to approximately 75 coalitions in the area, many of which address general asset building, microenterprise, financial literacy, agriculture, housing, homelessness, transportation, children's issues, tax issues, and health.

Significant findings from the survey include:

» Financial education was the most popular asset-building program/initiative offered to clients by respondent organizations

» Need for increased organizational capacity was the number one challenge experienced by respondent organizations related to offering asset-building programs and services

» Educational strategies, including workshops, information-sharing efforts, trainings, and classes are the most frequently used intervention of respondent organizations regarding asset-building initiatives and services

» Federal government grants and private foundation funding are the two major support sources for respondent organizations' asset-building initiatives and services

» All seventy respondents stated that their organizations collaborate with other organizations, in some capacity, to strategize and troubleshoot challenges related to delivering asset-building initiatives and services

» Over half of the respondents partner with other organizations to host annual conferences

» Respondent organizations most commonly seek information on funding issues, including finding funding

» Over half of the organizations represented in the survey participate in some type of public policy advocacy

» Of 53 respondents, 89% stated that their organizations participate in some type of coalition activity; with 42 respondents stating that at least one of the coalitions they participate in is focused on asset-building initiatives and/or policies

» Fifty percent of 53 respondents stated that the coalitions they participate in have a statewide reach, and 45% participate in those that have a regional reach

» Almost half of 49 respondents state that the coalitions they participate in have been meeting for five years or more

» Of 46 respondents, almost 90% stated that they would be willing to participate in the Southern Regional Asset-Building Coalition, and 92% would be interested in participating in a state-level asset-building coalition

» The three most important reasons for coalitions being formed were listed as: 1) to work for a common cause, 2) education and capacity building for members and other partners, and 3) policy advocacy

» The two most important issues coalitions should address were stated to be 1) establishing inclusiveness (serving all populations in the state/ region), and 2) seriously addressing issues most important to low-income individuals and families in the state/area.

Survey findings indicate the following strengths among responding organizations:

» Strong inclusion efforts with diverse populations served

» Services offered to a large number of clients and covering large portions of states and regions

» Dedication to strengthening partnerships with other organizations in the region

» A high degree of advocacy for inclusive economic and asset-building policies

» Some success in securing funding for coalition activities

» Regular meetings among coalition partners

» Some success in developing, funding, and implementing a number of asset-building initiatives.

Findings also suggest some challenges:

» The need for more funds for programs and coalition support than are currently secured

» A general need for increased organizational capacity

» Lack of available transportation within the region

» Difficulty getting significant buy-in from clients on asset-building strategies and programs

» Some lack of consensus within coalitions on primary purposes, goals, and objectives

» Failure to determine specific assets policy priorities and/or agendas within coalitions

The information yielded by this survey—including the identification of partners, objectives related to asset-building strategies, initiatives being implemented, and areas of policy interest—represents a giant step towards realizing the goals of creating a unified and purposeful network of asset-building partners and coalitions in the region and strengthening network coalition partners. Survey findings suggest that a coordinated network of existent coalitions could be of tremendous benefit to the region. Such a network could facilitate partnerships between coalitions with common goals, and could unite all of the coalitions behind a single policy agenda.

The survey analysis will be used to establish a regional matrix of organizations. This matrix will contain integrated profiles of organizations in the region that offer asset-building programs and initiatives, have established asset-building strategies or program/policy action plans, and/or have expressed a shared vision for improved economic development in the region— especially in the areas of promoting hurricane recovery, building assets, and alleviating persistent poverty and land loss. SRABC will also use the survey analysis to identify prospective SRABC coalition partners and to develop a field strategy for connecting organizations working on land loss and land ownership issues and initiatives in the region (particularly those related to African Americans and Native Americans) to build capacity and create greater impacts in this policy area.

SRABC also hopes to use the completed assessment, with significant partner engagement, to identify and address existing gaps in knowledge and expertise related to creating and improving asset-building initiatives and policies in the region. Future SRABC activities include identifying best practices in the areas of asset-building, asset protection, asset preservation, and asset recovery in the region; designing and implementing a communications plan; coordinating education and outreach activities; strengthening technical support; and connecting organizations working on land loss and ownership issues in the region.

Strategic Assessment Form

Instructions: The assessment tool is divided into five sections. Please mark your answers based on the description for each section. If you have questions, please contact Gena Gunn at 314.935.9651 or via email at **ggunn@wustl.edu**.

Section A – Agency Information

Executive Director Name: _____

Company: _____

Physical Address: _____

_____

City/Town: _____ State: _____ ZIP: _____

Phone: _____ Fax: _____

Email Address: _____

Agency's Website: _____

Name of person completing this form if other than the Executive Director: _____

Type of Agency (circle one):

- o Academic
- o Advocacy
- o Financial Services
- o Funder
- o Housing
- o Other:_____

- o Community Action
- o Community Development
- o Land Loss/Ownership
- o Non-Profit Trade Association
- o Micro-enterprise Development

Area and Population Served

1. Target Population (check all that apply)

- o low –income
- o homeless
- o farmers/fishermen
- o youth
- o families
- o Other:_____

- o indigent
- o migrant workers
- o seniors
- o single parents

2. Target geographical location:

- o Urban
- o Suburb
- o Rural

3. Race/ethnicity of population served: (check all that apply)

- o American Indian and Alaskan Native
- o Asian
- o Black or African American
- o Other racial/ethnic background (please specify): _____

- o Native Hawaiian or other Pacific Islander
- o White
- o Hispanic or Latino

4. Average number of clients served each year at all locations:

- o 1-50
- o 51-100
- o 101-200
- o 201-500
- o 501-1000
- o 1001 or more
  Please specify:_____

5. How many counties does your organization serve?

- o 1 -5
- o 6-10
- o 11-25
- o 26-45
- o 45-60

6. Does the organization host or partner with other organizations for an annual conference?

- o Yes
- o No

Section B – Work Area and Services Offered

7. What strategies/programs is your agency/institution involved with? (Check all that apply).

- o homeownership/foreclosure prevention
- o preparedness/recovery
- o black land loss/ownership
- o legal services
- o asset building policy development & advocacy
- o agricultural assistance to farmers and others
- o Individual Development Accounts (IDA)
- o family foundations
- o Federal Credit Unions
- o family micro loans
- o Other, please specify_____
- o micro finance
- o Children's Savings Accounts
- o financial education and training
- o small business development
- o tax counseling
- o budget/credit counseling
- o programs supporting the development of assets
- o investment clubs
- o Savings Initiatives at family reunions
- o family scholarship funds

8. Of those services identified in question 7, check the interventions offered to your clients? (check all that apply)

- o case management
- o technical assistance
- o educational workshops
- o information sharing
- o classes
- o training
- o referral
- o Other, please specify:
  _____

9. What are the internal and external challenges that limit services to clients? (check all that apply)

- o inadequacy of supportive public policies
- o governmental support
- o transportation
- o organizational capacity
- o Other:_____

- o lack of public policies
- o access to state services
- o buy in from your target population
- o lack of information

10. How do you obtain information to support your work? (check all that apply)

- o websites
- o printed materials
- o social networks
- o Other, please specify:

- o research
- o information sharing
- o electronic list serves

_____

11. Does your agency provide bi-lingual literature for clients?

- o Yes
- o No

12. What type of information do you seek most often?

- o funding
- o hurricane preparedness
- o coalitions
- o Other:

- o asset building (building financial assets)
- o hurricane recovery
- o capacity

_____

Section C – Public Policy

13. Does your organization participate in public policy advocacy?
    - o Yes
    - o No (If no, skip to question 15)

    14A. If yes, has a policy agenda been determined?
    - o Yes
    - o No
    14B. If yes, what have you selected as policy priorities?
    _____
    _____

14. What are your plans for advocating for policy change?

_____
_____

Section D – Partners and Funding

Partnership, collaboration, and funding sources are vital in delivering effective services to low –income people. These questions are to assist in identifying what organizations you are working with collaboratively and your sources of funding.

15. Is your agency collaborating with other organizations (state and federal departments, non-profits, other)?
    - o   Yes
    - o   No (If no, skip to question 17)

16. If Yes, please list the organizations.

    _____

    _____

    _____

17. Please list the organization's funding sources:

    - o   public federal government funds   o   private donations
    - o   endowment   o   foundation
    - o   business enterprises/earned income
    - o   Other, please specify:

    _____

Section E– PART I – Coalition and Networks

Organizations that have joined forces together for a common cause; specifically, an alliance among organizations during which they cooperate in joint action that may be temporary or long term period of time".

18. Do you participate in any coalition/network?

    - o   Yes

    - o   No (If no, please skip to question 42)

19. What coalition or network does your agency participant in?

    _____

    _____

20. Of those listed, which coalitions do asset-building work?

    _____

    _____

21. What are the overall goals of the coalition?

    _____

    _____

22. How would you describe this coalition's reach? (check all that apply)
    - o   Local   o   National
    - o   Statewide   o   International
    - o   Regional

23. How long have you been meeting as a coalition?

- o   0-6 months
- o   7 months – 12 months
- o   1 -2 years
- o   3-4 years
- o   5 years or more

24. Is your coalition/network organized as a 501(c) 3?

- o   Yes
- o   No

25. If not, has the coalition considered organizing this way?

- o   Yes
- o   No

26. Why was the coalition formed? (check all that apply)

- o   information sharing
- o   a common cause
- o   out of necessity
- o   advocate for policy

27. How would you describe the coalition? (check only one answer)

- o   very informal
- o   somewhat informal
- o   somewhat structured
- o   very structured

28. May we contact you for a list of the non-profit and for profit organizations, agencies, institutions, Native Nations, and public officials (elected or appointed) represented by your coalition members?

- o   Yes
- o   No

29. What population groups are represented in the coalition? (check all that apply)

- o   Disabilities
- o   African American
- o   Hispanic or Latino
- o   Refugees -- Indicate countries _____
- o   Immigrants indicate countries _____
- o   Native Americans
- o   Asian
- o   White
- o   Native Hawaiian or other Pacific Islander
- o   Other: _____

30. Does the coalition meet regularly?

- o   Yes
- o   No

31. If yes, how often?

- o   Monthly
- o   Bi-monthly
- o   Quarterly
- o   Annually

32. Does the coalition have funding support?

- o   Yes
- o   No

33. What type of funding support does the coalition have? (check all that apply)

- o private foundations
- o state
- o in-kind from membership
- o Other, please specify: _____

- o private business
- o federal
- o private donations

34. What does the funding cover?

- o planning phase
- o both planning and implementation
- o research/assessments

- o implementation phase
- o capacity building
- o personnel/salaries
- o Other: _____

35. What is the primary function of the coalition?

- o information sharing
- o training
- o resource sharing
- o resource leveraging
- o research
   Other, please specify: _____

- o policy and advocacy
- o public education
- o communications and marketing
- o strengthening partnerships
- o capacity building for member agencies

36. Based upon your response to the above question, what are the 3 most important functions of your coalition in order of priority?
   1. _____
   2. _____
   3. _____

37. How is the work of the coalition promoted?

_____

_____

38. In what way can the coalition be strengthened?

_____

_____

_____

Section F --Coalition Policy and Advocacy

39. Has the coalition determined a policy agenda for the coalition's own purposes?

- o Yes

- o No

40. If yes, what are the policy priorities?

_____

_____

41. What are the plans for advocating for policy change?

_____

_____

_____

Section G -- Asset-Building Coalition

The Black Belt and Gulf Coast Regional Asset Coalition is a special initiative funded by the Ford Foundation through Tuskegee University to focus on asset-building efforts at the State and Regional levels to benefit low-income communities The coalition works to advocate for diversity as a key element for the "inclusion" necessary to yield effective assets policy discussion, design, and implementation. The coalition's intent is to facilitate the sharing of many diverse perspectives on key asset-building policy and practice issues, based on a variety of backgrounds. Examples of such possible initiatives include but are not limited to: new strategies to deliver asset building programs, policy, and research initiatives, and new approaches to develop unique partnerships and collaborations

42. Would your organization be willing to participate in the Southern Regional Asset Building Coalition?
    - o Yes
    - o No
43. Would your organization be willing to participate with your state's asset-building coalition?
    - o Yes
    - o No (If you answered no to questions 42 and 43, this concludes the assessment tool. Thank you for your time.)

44. What are important issues should these coalitions should address in building assets among low-income families and communities?

_____

_____

_____

45. What pitfalls should these coalitions avoid?

_____

_____

46. How would your agency benefit by participating in the coalition?

_____

_____

_____

47. How could your agency contribute to such a collation?

_____

_____

48. What do you believe to be the most efficient means of communication/dialogue with coalition members? (check all that apply)
    - o Email
    - o Face to face meetings
    - o Conference calls
    - o Conferences

    Thank you for your time in completing this strategic assessment tool.

APPENDIX B: PARTICIPATING ORGANIZATIONS

ORGANIZATIONS IN ALABAMA

- » ACE (Troy)
- » Alabama Cooperative Extension System (Ashville)
- » Alabama Jumpstart Coalition for Financial Literacy (Birmingham)
- » Alabama Organizing Project (Tuskegee)
- » CCCS of Mobile (Mobile)
- » FDIC (Montgomery)
- » Federal Reserve Bank of Atlanta (Birmingham)
- » Goodwill Easter Seals of the Gulf Coast (Mobile)
- » Hale Empowerment and Revitalization Organization, Inc. (Greensboro)
- » Lighthouse CDC (Grand Bay)
- » The Community Foundation of South Alabama (Mobile)
- » The University of West Alabama (Livingston)
- » The Women's Fund of Greater Birmingham (Birmingham)
- » Tuskegee University* (Tuskegee)
- » United Way of Central Alabama (Birmingham)

ORGANIZATIONS IN LOUISIANA

- » Big Brothers/Big Sisters of SELA (New Orleans)
- » Boat People SOS (Bayou LaBatre)
- » Catholic Charities Archdiocese of New Orleans (New Orleans)
- » Kingsley House (New Orleans)
- » Mt. Pleasant Community Development Corporation, Inc. (Monroe)
- » Southeast Louisiana Council boy Scouts of America (Metairie)
- » Southern University and A&M College (Baton Rouge)
- » Southwest Center for Rural Initiatives (Opelousas)

ORGANIZATIONS IN MISSISSIPPI

- » American Red Cross (Jackson)
- » Foundation of the Mid-South (Jackson)
- » Internal Revenue Service (IRS) (Jackson)
- » Jackson State University (Jackson)
- » Mercy Housing and Human Development (Gulfport)
- » Mississippi Association of Cooperatives (Jackson)
- » Quitman County Development Organization (Marks)
- » West Jackson Weed and Seed, Inc. (Jackson)
- » Winston County Self-Help Cooperative (Jackson)

ORGANIZATIONS IN FLORIDA

- » Advocacy Center for Persons with Disabilities (Tallahassee)
- » Apalachicola Riverkeeper (Apalachicola)
- » Big Bend Cares (Tallahassee)
- » Campaign for Working Families (Daytona Beach)
- » Capital Area Chapter of American Red Cross (Tallahassee)
- » Capital Area Community Action Agency (Tallahassee)
- » Children's Services Council of Broward County (Ft. Lauderdale)
- » Florida Asset Building Coalition (Tallahassee)
- » Florida DCEA (Tallahassee)
- » Hispanic Coalition (Miami)
- » Hispanic Unity of Florida (Plantation)
- » I HOPE, Inc. (Immokalee)
- » Kids Wealth USA, Inc. (St. Petersburg)
- » Lutheran Social Services of North Florida, Inc. (Tallahassee)
- » North Florida Community Action Agency, Inc. (Jacksonville)
- » Pinellas Opportunity Council, Inc. (St. Petersburg)
- » Project Hope of Franklin County (Apalachicola)
- » Riverside National Bank (Fort Pierce)
- » Shared Services Network of Martin County (Stuart)
- » Southern Florida Community Development Coalition (Miami)
- » St. John's Housing Partnership (St. Augustine)
- » Treasure Coast Community Action Agency (Ft. Pierce)
- » United Way of Brevard (Cocoa)
- » United Way of Escambia County (Pensacola)
- » University of Florida Extension (Gainesville)
- » Urban League of Broward County (Ft. Lauderdale)
- » War on Poverty-Florida (Jacksonville)
- » Whole Child Manatee (Bradenton)

Southern Regional
Asset Building Coalition

Center for
Social Development

GEORGE WARREN BROWN
SCHOOL OF SOCIAL WORK