

San Antonio Uses HPRP to Emphasize Financial Literacy

Positive Stories / Lessons Learned from HPRP: *Community Success Story*

HPRP Grantee:	City of San Antonio
CoC Name and Number:	TX-500 – San Antonio/Bexar County CoC

Latest CoC Point-in-Time Count:

Total persons in ES:	742	Total persons in TH:	321
Total persons in Safe Haven:	42	Total unsheltered persons:	1,164
Total persons, sheltered and unsheltered:	2,269		

The City of San Antonio designed its HPRP services with a focus on long-term stability for its community members. As partners in a coalition of local governments organized around asset building and financial empowerment, the city recognized financial literacy as a crucial element in helping program participants to increase self-sufficiency and to maintain stable housing upon program exit. With this in mind, the city partnered with eight local non-profit organizations to implement HPRP with financial literacy as its driving force.

Prior to administering HPRP, San Antonio's Department of Human Services managed several other financial development programs, along with utility and rental assistance programs that provided long-term case management. With HPRP, the city saw an opportunity to develop and implement a new and comprehensive financial literacy program for homeless and at-risk people that coupled financial education with housing assistance. All HPRP program participants in San Antonio who received multiple months of assistance were required to take part in six hours of group financial education classes that covered budgeting, financial services, savings, and credit, in addition to three hours of individual budget

and credit coaching. They were also required to save a portion of monthly income while participating in HPRP.

The requirements and scope of HPRP also prompted all partners to better integrate information-gathering and -sharing through a more effective use of the HMIS system and an online calendar for the program's financial literacy component. Staff members used HMIS to track case management, and were meticulous in their efforts to enter data in a timely fashion and reduce errors. To organize all of their classes and coaching schedules, San Antonio, its partners, and subgrantees maintained a shared Google calendar, which allowed them to refer clients to each other's classes, schedule new classes based on staff and location availability, and track client attendance.

San Antonio assisted 1,320 HPRP participants to build needed skills and resources for self-sufficiency. The program demonstrated that financial literacy can be successfully combined with short- and long-term social services through active partnerships between providers and new efforts in improving data quality. In fact, the city conducted a pre- and post-assistance survey of a small sample of HPRP participants, which showed that the program effected a 46% improvement in attitude toward individual finances, a 58% increase in positive financial-related behaviors (e.g. maintaining a budget or growing a savings account), and a 32% increase in knowledge of basic financial principles. As a result of San Antonio's HPRP, program participants acquired the tools and renewed perspective needed to maintain self-sufficiency and to be better prepared for unexpected crises.

Having the opportunity to integrate direct housing assistance and financial literacy into one cohesive program, San Antonio and its partners found that this approach has the potential to improve families' long-term well-being. Going forward, San Antonio will apply the lessons learned from HPRP to a similar financial literacy program funded by the Emergency Solutions Grants program. Although the continuation of these efforts post-HPRP will be smaller in scope, the city's goal remains the same: to build the financial capacity and self-sufficiency of its citizens with the highest need.

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