



Final Transcript

HUD – US DEPT OF HOUSING & URBAN DEVELOPMENT: HBCU and Other MSI Partnerships – External

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SPEAKERS

Virginia Holman
David Berenbaum
Shawna LaRue Moraille
Karen Hoskins
Sharon Kent
Gwen Garnett
Caroline James
David Valdez

PRESENTATION

Moderator Ladies and gentlemen, thank you for standing by. Welcome to the HBCU and Other MSI Partnerships conference call. At this time, all lines are in a listen-only mode. [Operator instructions]. As a reminder, this conference call is being recorded.

I would now like to turn the conference over to Virginia Holman. Please go ahead.

Virginia

Thank you very much, and welcome, everyone, to today's really important webinar on creating partnerships with minority-serving institutions.

You're going to learn a lot of very valuable information about these partnerships, but before we get started, I need to go over some logistics with you.

As the operator said, the audio is being recorded. We will be providing a playback number along with a PowerPoint and a written transcript. In about a week they'll be posted on HUD Exchange in our training archive section. I did, this morning, send out a copy of the PowerPoint to everyone who had registered, but they're also available in the control panel on the right hand side of your screen. You just need to click on the document name and the download will start.

Your questions are really very important to us. Since we have such a large number, we will not be taking questions by the phone, but we want you to submit them on our question box, which again, is in the control panel on the right hand side of your screen in the box labeled Questions. We have staff monitoring those questions, and they will be reviewed and answered at the end of the presentations.

After the webinar, and any time in the future if you have questions and comments on this topic or any other one, you can send it to housing.counseling@hud.gov, and just put the topic in the subject line so we can get it to the right person.

If you logged onto the webinar, you're going to receive a certificate of training from GoToWebinar in about 48 hours. You need to save it for your records, and again, it will only go to people who have registered and logged in to the webinar.

We have another way for you to access our webinars. Again, the webinar archives that I mentioned, we do put in all of the webinars that OHC hosts or helps with. You can search by topic or date, and something that's very neat about it is if you look at one of those webinars at any time in the future, you click on it, you can then click on the button that says Get Credit, and you will get credit in your HUD Exchange curriculum. Now, this is a different Get Credit than the certificate you're going to get for this webinar.

Just to keep up with the training we and our partners give, you should bookmark and visit on a regular basis the Training Digest, which is on HUD Exchange. As I said, it lists all upcoming trainings hosted by HUD and by our other partners.

At this point, I'd like to turn the presentation over to David Berenbaum, the deputy assistant secretary for OHC. Thank you. David.

David

Thank you, Ginger, and welcome, everyone, to today's webinar on creating partnerships with minority-serving institutions and HBCUs. My name is David Berenbaum, and I'm the deputy assistant secretary for Housing Counseling.

I know each of you, and especially all of us at HUD, are tremendously excited and invested in Secretary Fudge's vision and her commitment to promote equal housing opportunity, racial equity in housing, and ensure that every community is a community of opportunity through all of our efforts of our partnerships together.

We want to make sure that despite the challenges that Americans are facing today during the pandemic as we move forward they'll be able to

live in the affordable housing of their choice. With this in mind, housing counseling is going to play a critical role in accomplishing these goals, and the Office of Housing Counseling is pleased that the upcoming comprehensive housing counseling grant opportunity will include partnership activities that focus on MSI and HBCU communities.

We can't go into great detail today, but our effort today is to be transparent with you so that you can prepare for the upcoming grant opportunity.

Among our goals today is one, to share the department's commitment to engaging with MSIs and specifically how the Office of Housing Counseling will enhance the delivery of housing counseling services in the urban and rural communities that MSIs serve. Our hope and our strategy is intended to support the mission, the delivery of culturally sensitive and linguistically appropriate services, and the quality of life for consumers and residents in the neighborhoods served by both housing counseling agencies and MSIs.

We will explore how these support the Office of Housing Counseling's commitment to racial equity, and we also hope to demonstrate the impact

of these partnerships with the synergies that have been created through collaboration between housing counseling agencies and MSIs. That will be the role of our guest panelists.

Let's move to the next slide. Today I'm honored to present our facilitators, our experts, who come to this presentation with a wealth of information that they'll be sharing. Shawna LaRue Moraille has been working with ICF in supporting the Office of Housing Counseling since 2014. Karen Hoskins, who many of you know, recently joined the ICF team and brings a long history of homeownership and housing counseling experience to us. Karen and Shawna will be facilitating much of the discussion today.

Sharon Kent is a board member of HBCU Community Development Action Coalition, also known as CDAC, as a professional at NeighborWorks America.

Gwen Garnett is a program director of HomeFree-USA, and as all of you know, HomeFree is a HUD counseling intermediary.

Caroline James is the affiliate with the Interim Community Development Association, and she is going to be discussing their partnership with the University of Washington. Her organization is an affiliate of the National Coalition for Asian-Pacific American Community Development, or National CAPACD.

Let's go onto the next slide. Among the things that we hope to be covering today in our learning as lifelong learners are MSI basics, existing partnerships, resources that we can bring to bear, and then what we hope will be a robust question and answer session.

Before I turn it over to Shawna, I would like to express my appreciation to each of you for all the critical services that you are providing to ensure sustainable housing during the pandemic.

Please continue to use all of the resources that are the HUD Exchange including the latest about developments with regard to forbearance eviction, financial assistance, our media kit, and its our hope as well that s we move forward, you'll make a special effort in the coming weeks to help us reach out to FHA mortgagors to be sure that they access the

current COVID forbearance opportunity as well as, of course, other rental assistance initiatives that are being provided by Treasury and others.

Now, let's get started. Shawna.

Shawna

Thank you, David. I'm very pleased to be with you all and to talk about minority-serving institutions and cover some basics. When Karen and I were working with Todd on this presentation, we thought that it might be a good idea to help orient some of you that may not be familiar with these institutions, so we wanted to talk about some basic information.

These are organizations that are federally recognized under Title IV of the Higher Education Act. These are colleges and universities that have often historical origins that have been around for 100 years or more or it's based upon enrollment criteria. Typically a percentage of the student body has a certain percentage of enrolled minorities of an institution.

Minority-serving institutions ensure that minority students have equal access to knowledge and opportunity in the pursuit of higher education, and as David said, HUD regards MSIs as critical partners in their efforts in

terms of empowering communities, in terms of their mission, in terms of fostering the diversity of our communities.

The purpose of MSIs just to touch on a couple of things, MSIs support the people of color who are students, who are faculty, who work at the institutions as well as the surrounding areas. So, it's a lot of great opportunities for many different folks, not just students. The whole goal is to make sure that it's contributing to the diversity of the organization.

You're going to hear a lot of great examples from our panelists today that are going to be a mix of the University of Washington at Seattle which is a large-seat institution while there's other smaller colleges like the ones we're going to hear about from HomeFree-USA such as Fisk and Bowie State and the Atlanta University Center schools like Spellman and Morehouse and others.

So, there's many different varieties out there, and they do play a critical role in terms of cultivating diversity, in terms of underrepresented students, such as Liana Nguyen who is a Chinese-American physician, and making sure that she went to California State University and has had success there. There are millions of these success stories.

So, in terms of what minority-serving institutions are, what types are out there, some of you might be familiar with historically black colleges and universities. I gave a couple of examples as I was doing my presentation, but you're going to hear about others like Spellman and Morehouse, etc. They're also predominantly black institutions or PBIs.

You might be working potentially with a Hispanic-serving institution such as the University of Texas at El Paso, or the University of Texas of the Rio Grande Valley.

Then, of course, there are two different types of tribally-oriented minority-serving institutions. Some are considered tribal colleges and universities or TCUs such as Dine College in Arizona. There's also the Native American Non-Tribal Institutions, and so in terms of that example, Southeastern Oklahoma State University.

Then, Alaska Native and Native Hawaiian-serving institutions, the University of Alaska at Fairbanks is an example or the University of Hawaii at Manoa.

Then, finally, Asia-Americans and Native American Pacific Islander-serving institutions, again a great example with California State University which is how I mentioned just a little bit ago as where Liana Nguyen went to.

So, we wanted to give you that orientation, but we definitely want to hear from you as a part of this presentation, so you can either open up a new browser on your computer, or you can also use your smart phone, but I'm just going to take a second to go to mentee.com because we would like to hear from you in terms of who you might be working with, and this will help for a much richer discussion.

So, on your smart phone or on a separate browser, go into mentee.com, and then there's always this code. It's going to be at the top of every screen that I show. Today it's 73935175. So, if you could just hit the heart so I know that you guys are logged in, that would be really helpful. We're just going to ask two questions before we get started with Karen and our panelists today. So, please go ahead and log in, and we would love to hear from you.

Okay, I'm getting some critical mass right now, so I'm going to move us forward to our first question. I know you're anxiously awaiting our panelists. So, we want to know if you have experience working in partnership with either a minority-serving institution or it might be a historically black college or university. Now that we've gone through the seven different types, we really want to know those of you that have formed these relationships and that you've been working in partnership.

Maybe it's a more formal partnership that you've written up roles and responsibilities. It might be a letter of commitment. There might be different ways in which you're partnering, so yes, no, or unsure. So, we'll just kind of let this go for another maybe 20 seconds to make sure that we get, again, critical mass here. I'm delighted already to see that at least 15 of you, hopefully more, do have working partnerships with MSIs.

Then, surprising maybe that some of you, maybe the majority of you may not have experience working in partnership, but you're here today because you want to learn more and you want to make sure that you are having a greater reach across these very diverse colleges and universities that we're afforded here in the United States.

So, I'm still seeing a couple more answers coming in, so I just want to give it a second and make sure. It's okay if you're unsure. This may be part of somebody else's position within your housing counseling agency to foster those types of relationships, but hopefully, you're going to take this information back today about the presentation and speak to your manager or your leadership. It might be somebody on your board of directors that you might want to share with PowerPoint deck with.

Okay, I think we're kind of slowing up on numbers here, so I'm just going to move us forward to the next question. Thank you, all, so much for providing your responses.

I'm going to let this go on in the background while I go to the PowerPoint slides, but we really want to know, and if you don't mind sharing with us, which colleges and universities, those of you who said yes. You do not need to provide an answer if you did not say yes. So, we definitely want to hear from you.

Georgia State University, that's awesome. I'm going to minimize this.

Jackson State. I'm going to minimize this and go back to the PowerPoint, but do continue in Mentimeter. We definitely want to hear from you.

Alright, thank you so much. I'm going to turn it now over to Karen Hoskins at ICF to talk about these existing partnerships with the panelists. Karen.

Karen

Wonderful. Thank you, Shawna. Today we're pleased to introduce you to three distinctly different types of MSI partnerships. Through the research that was conducted, we found that there's not a one-size-fits-all approach to creating these relationships. You're about to hear from our panelists how partnerships are the nexus between the wants and the needs of the school community and the services provided by the housing counseling agencies.

Before we hear from our panelists, though, let's examine some of the benefits associated with these partnerships for housing counseling agencies. First of all, it creates a pool of clients who need education and housing counseling services, and that could be students, faculty, staff, parents, alumni, and the larger surrounding community.

There are any number of groups that might also be added to that pool. Because these are minority-serving institutions, partnerships help address

the history of racial inequality, and in doing so, it generates a pipeline of future homeowners, and certainly homeownership establishes a foundation for wealth building which is particularly important among people of color.

Additionally, MSI partnerships have the potential to attract sponsorships from entities that are interested in supporting this important work. Just a few examples, financial institutions and foundations may be potential partners and sponsors with this work. There are other benefits as well.

So, today, our three examples of these partnerships, as David mentioned earlier, are the HBCU Community Development Action Coalition or CDAC. Sharon Kent is a member of the board, and she's going to talk about some of the ways they're making a difference in some historically black colleges and university campuses.

Second, HomeFree-USA Center for Financial Advancement, Gwen Garnet from HomeFree will describe the holistic approach they take to supporting the growth and development of students of color.

Then finally, Interim Community Development Association and its partnership with the University of Washington at Seattle's School of

Social Work. This model, as you're going to see, is very different from the other two, but it's a great example of the various opportunities that can result from relationships between housing counseling agencies and MSIs. Caroline James from the University of Washington will share how the partnership benefits students as well as the counseling agency.

Welcome to all of our panelists, and just before we begin, I just want to give a reminder, please use the question box for anything you might want to ask our panelists, and we'll get to those a little later in the agenda.

So, with that, I'm going to turn it over to Sharon Kent to get us started.

Sharon

Thank you, Karen. It is a privilege and a delight to be here today to share some of the work that the HBCU Community Development Action Coalition does, and since the HBCU Community Development Action Coalition is quite a mouthful, I'm going to refer to it during this presentation as the coalition.

So, if you can move to the next slide, please. Our story began 13 years ago unofficially, but officially 10 years ago. The purpose of the coalition was to bring stakeholders together such as HBCU communities, MSIs,

community development corporations, and the larger economic development industries. By connecting these organizations, the coalition helps build long-term economic opportunities for the students, small businesses near the campuses, and the broader surrounding community.

Our organization tackles programs like financial education, green energy, opportunity zone funding, and helping small businesses thrive in financially underdeveloped quarters in and around HBCUs and MSIs.

Next slide. One of our programs that we started a year ago is Our Money Matters, also known as OMM, and it's an innovative financial wellness hub, and it offers a broad approach to financial literacy. It includes online programming, in-person education and counseling, support services such as food pantries, career days, emergency funding, and also outreach and collaboration with surrounding community leaders.

Our Money Matters is a program that we, again, started and was funded by Wells Fargo. Again, it's for the purpose of helping students, the surrounding community, faculty have strong financial literacy, strong financial knowledge for the purpose of building wealth, not just for this generation but for generations to come.

Next slide, please. Another program that we have is the HBCU Opportunity Fund which was organized by Renaissance Equity Partners with support from the coalition. So, we are the only opportunity fund that is solely geared towards HBCUs, and we were recognized by the First Annual Forbes Opportunity Zone 20 List of Opportunity of Zone Catalysts created to honor leaders who are uniting the equitable revitalization of distressed communities.

We've also received some organizational support from The Kresge Foundation, The Rockefeller Foundation, and Calvert Impact Capital.

The Renaissance HBCU Opportunity Fund is unique, as I mentioned, because the projects are geared and specifically earmarked to enhance the economic vitality of HBCUs in their surrounding neighborhoods. Each partner HBCU gets to share in the net income generated by the project and has the opportunity to acquire the fund's interest upon the conclusion of this ten-year opportunity fund compliance period.

Next slide, please.

Karen

Thank you so much, Sharon, for that overview of the activities of the coalition. Again, everyone, if you have any questions for Sharon or any of our panelists, really, please use that question box to post them.

So, let's move on. Gwen, if you could tell us more about HomeFree Center for Financial Advancement.

Gwen

Thank you, Karen. I would love to. Hello, everyone. Next slide, please.

The Center for Financial Advancement was started by Marcia Griffin at HomeFree-USA, and just to put it in a nutshell, our goal is provide professional, personal, and financial development for students at HBCUs so that they can be the best whole person they want to be whether they're going to be in corporate or an entrepreneur and to increase diversity in the real estate, finance, and mortgage industries because we know there's work to be done there.

HomeFree is a HUD intermediary, has been working with those 53-plus affiliates across the country for more than 26 years. A lot of you know Marcia Griffin, so two prongs of our business is the housing counseling side and CFA.

So, if we go to the net slide, I'll get more into more details about the CFA. When you look at the structure at the program, leadership is critical. Of course, we have the core HomeFree staff with someone that's focused on students, the university, they're working with our funding partners, marketing, and all the different components that go along with that. University leaders are critical as well because we have wonderful liaisons that are my primary points of contact to make sure we execute what we've planned to do throughout the year.

Of course, it doesn't happen without the students because the students are our customers. It's kind of how we see it. We are focusing on developing them and everybody really in the chain of customers, but we have the students. So, the student leaders lead our core book of CFA scholars because we have a cohort of students we wrap our arms around at the seven universities that we're currently working with, it will be eleven by the beginning of the next school year, but that's the leadership.

On the programming side, we have an eight-month curriculum where we touch the students. In some cases, the delivery is in person on each campus. Other cases it's completely virtual where of course this past year

everything has been, but even before then we had some things that were virtual, and then there's self-study components that the students do on their own. That's part of the overall eight-month curriculum.

In addition to their personal and professional development, we're focused on helping them find internships and jobs with our funding partners because that's a big piece as well in terms of helping to have an impact in how this industry looks.

Resources can be tools that are provided by our funders. Resources are tools that we internally develop that we use as part of delivering our program, so the resources vary.

When you look at planning, every HBCU's culture is different, and their calendars are different. So, it's critical that you partner with the university leadership to make sure we have our programs planned out for the year where you're not competing with key big campus priorities that are going on, so a calendar is critical.

Logistics, logistics, logistics can make or break your program. In terms of getting students coming to events, how do you incent them to come?

What are the things that they're doing once they get there? The space where you do something, the speakers, there's a lot of logistics that go into this, and of course, none of this happens without funding. We have some wonderful partners who really believe in the mission of that we're doing in developing these young people. Next slide, please.

Then, when you look at where to start, we start at the top because universities have so many competing priorities, all of which are important. So, we start at the top with the president or the chancellor of the school and other key leaders that we would be working with.

We identify the benefits. What's in it for the university? How can we help the university become an anchor for that community when it comes to financial acumen and personal and professional development? How can we help the faculty, staff, the alumni, the community increase their knowledge around homeownership whether it's to get a home or how to keep a home?

How do we benefit the students in terms of they can develop something that they keep no matter what they end up doing whether they're working for somebody or as an entrepreneur? Then, we create an agreement on

who's going to do what by when because that's a metric that's key to us, and that's one of the ways we're able to measure success all along the way.

Our primary audiences are some [background noise] students, the university, and the funders. So, that's a high-level summary of our program, and I can give more information during the Q&A.

Thank you. Back to you, Karen.

Karen

Thanks, Gwen. Some exciting stuff is happening with the Center for Financial Advancement. Thank you so much for sharing that.

Last, but certainly not least, is Interim CDA's partnership with the University of Washington in Seattle which is also an MSI. As I mentioned earlier, this partnership is very different from the other two we talked about so far, and it's a little complex, so in the interest of time, I'm going to give you a brief synopsis of how the partnership is structured so Caroline can spend her time talking about the experience and benefits for the students in the program as well as for the counseling agency.

Interim Community Development Association is based in Seattle, Washington's Chinatown International District. It's the cultural home for the Pan-Asian American Community. Interim's focus has been on serving that community, but they also serve low-income, refugee, and immigrant communities.

The University of Washington is located just a half hour away from that district. Students enrolled in the School of Social Work are required to complete a practicum which is very similar to a supervised internship.

The practicum can take up to two years to complete. Interim CDA is one of several organizations participating in the partnership program with the university.

Students receive faculty assistance with their placement to agencies whose work and mission are consistent with their specialty area of study.

Students work alongside experienced social work professionals in these community-based agencies. The students gain the opportunity to benefit both professionally and personally.

So, that gives you some insight into the structure of the partnership.

Caroline, what else can you tell us about the impact and relationship that the university is having on students and on Interim CDA?

Caroline

Good afternoon, everybody. Thank you, Karen. It is definitely a win-win situation. The University of Washington, for example, invests a lot in the students and the agencies, and a lot of support is given to both students and agencies.

So, what are the benefits for the students? The students take away knowledge of different programs like eviction prevention, homelessness prevention, diversion, outreach, and even rapid rehousing programs. They learn how to conduct assessment intakes and they provide delivery of services in a culturally appropriate, holistic case management services and how to probe questions to get the best out of the clients so that they can serve them effectively.

Most staff are from the community that they serve, so information benefits everyone, not just the clients, but students, staff, and their families and friends because we assist the clients to obtain, maintain, and sustain housing. At Interim, we do rental housing conflict, but the tools that

students and even the staff learn can be carried over to maybe future homeownership.

One of the things that they also learn, so Tuan [ph] was a student and doing his internship in 2009, and what he first learned was that if he had a home, his mortgage is going to be less than what he pays for rent, but he had a lot of student loans, so he had to really pay towards the student loans and actually put aside some money.

Well, there were a lot of financial literacy, financial empowerment, financial causes that we always send students and staff to. Lo and behold, three or four years later he came back, first-time homeowner. Not only that, after he graduated with his bachelors from Interim, we did hire him to do outreach to the Vietnamese community, and with that experience he was really hired, and he's still there working in one of the housing authorities in Seattle.

Also we have to note that whatever we learn, and the crucial thing that we learn, and we educate clients and students on budget management, building good credit, credit repair, reducing debt especially with credit card debt from collection agencies, and how to establish great rental

history because I can tell you that there is always the staff who has a family member, who knows someone who is homeless, who is going to be evicted, or who found a place, and they need moving costs. Homelessness is really non-prejudicial.

In doing all these, the students learn leadership skills, teamwork, time management, and communication skills, especially if they will be communicating what they learn, communicating with contract monitors, funders, and leadership in the community. It's different really from just sending texts to your friends. There has to be some level of professionalism.

In doing all this, they really, really forge important crucial partnerships including professional connections even before they graduate. How many times have you heard students complaining that they cannot apply for jobs because agencies are always looking for people with experience? Well, with practicum experience in agencies, they can include that, and very often practicum instructors are asked to provide references, and they do get the jobs.

Next slide, please. So, how does it benefit agencies? Agencies establish relationships and create visibility with the University of Washington. The University of Washington is very student-centered, very agency-centered. They really support both agencies, the practicum instructors, and the students. We have 550 students, and believe me, if you mention the name of a student, the faculty, any of the ten faculty, my colleagues know a little bit about where the student is and who the practicum instructor is.

Together, they collaborate. If the University of Washington is having a job fair or event, they will definitely include the students and the practicum instructors. Practicum instructors are also asked to share experiences, being on panels, and they even formed their own group being chairmen and also vice chairmen of the practicum instructors group where they support each other.

The students bring fresh perspectives. We are always in a crisis mode because our clients are always in a crisis mode. We cannot see the overall picture, but when you bring in a student, they can share what they know, and it's really a fresh perspective.

The staff who supervise the student because the practicum instructors are sometimes too busy to have any student accompany them and shadowing them, so the staff who are administering the program will be the supervisor on a daily basis. They hone the supervisors' skills which is really necessary in a way to advancement.

Some students are a perfect pool to hire future employees. They really know the landscape, they know the agency, they know the culture, they know who they work with, they know the programs. They know their stakeholders, they know their clients.

If you were to hire a new person, it takes at least about six to eight months for them to come onboard and be familiar with all the bolts and whatever you have, all the detailed structures of the whole program. With this, you save a lot of time. There are no gaps in services. Clients can continue being served by them.

You never know when there is an opportunity where there's a job opportunity at the University of Washington being a field faculty and as a practicum instructor feel like they want to make a change like me, and you're lucky. You get the opportunity to be part of the field faculty. Hey,

you know, that is quite an opportunity and also to come here and to share like a big round circle. I started as a student, I started as an intern. I became a practicum instructor for 17 years, and now I'm a field faculty.

So, thank you for this opportunity. Karen, over to you.

Karen

Thank you so much, Caroline. I really appreciate all of our panelists and everything that you contributed. Caroline, one thing that struck me as both you and Gwen were talking, there's one similarity certainly between the Center for Financial Advancement and the model at the University of Washington is that both contribute to the professional development of the students.

So, while they're learning great information related to financial education, and hopefully they'll go on to be future homeowners, but they're also growing professionally, so I thought that was a great element of both of those programs. Thank you very much to all our panelists.

Everyone, as you've heard, partnerships with MSIs can take a variety of approaches. Service delivery strategies might include financial education, housing counseling, group education, or other housing services as well as

professional development like in the two models that we heard about.

What's important here is that the possibilities are endless, and it all starts with a conversation with the school.

So, I want to thank our panelists for sharing with us today, and so with that, I'm going to turn it over to David Valdez from the Office of Housing Counseling and HUD.

David V.

Thank you very much. You just said that it starts with the conversation.

So, you're absolutely right. We'll provide some resources to link you with some of these MSIs and HBCUs so that you begin to have those conversations.

You may be asking, "What's next in that series of conversations?" and naturally what would be next is to put down in writing the nature of the relationship that you have formed, the nature of the partnership. Really what this looks like, for HUD's side, would be a letter of commitment, eventually a memorandum of understanding, and a letter of commitment and a letter of understanding are going to cover much of the same type of content.

What we're looking for is for you to describe the nature of the collaboration and partnership. What are the roles of the respective parties moving forward? What type of support will one provide to the other, and vice versa? How are you going to measure program initiative success, most importantly?

This can take a variety of forms, and I think a couple of good examples would be describing how one will commit a representative to an advisory council or board. These are some of maybe the first steps. A commitment to promote the program in your own community and sort of helping bridge the communication gap, providing as we just heard, job shadowing, mentorship opportunities, practicum opportunities, and providing accessible space.

These are all ways that you can begin to move beyond that conversation that Karen mentioned and really move into action. Ultimately, a memorandum of understanding is just a sort of more finalized version of this letter of commitment as you've completed that exploration process of how you might be useful and helpful to each other and have that mutual beneficial relationship.

In the memorandum of understanding, again, this is a just—what it does is it demonstrates who will do what and what the exact nature of the partnership, and again what you see as the ultimate outcome. How will it help the community at large? Which stakeholder is committing which resource to the project? So, this is really just sort of a final, written agreement to evidence your partnership.

We are really interested in particularly the metrics of how you intend to track your success. So, with that, let's go on to the next slide.

Now, this is just some resources for our three speakers who just spoke on our panel. They did a wonderful job, and thank you for featuring all of your programs. They're very diverse, as you see, and I think at HUD we want to communicate that we recognize the diversity of such partnerships and the unique needs and narrow tailoring of programs to fit certain communities and to fit the nonprofit structures that may exist in your own community and the resources you may have.

So, these are the three links to our panelists' programs. We certainly would like you to follow up with those and to get more information there. Also, I mentioned starting that conversation, as Karen talked about. You

can begin to do so by visiting this overview again, and a list of the MSIs, so that you can search by geographic region perhaps. So, if you're located in St. Louis, well you can look up who is a minority-serving institution in your community and partner up as well. This is a great resource to begin that conversation.

This is just the Office of Housing Counseling's contact information. You can find this on the HUD Exchange, hudexchange.info/counseling. We put out a newsletter, and it's called *The Bridge*, and those are all archived online as well.

As always, if you have questions, if you would like to follow up, always just feel free to email us at housing.counseling@hud.gov. We will assign someone to your question, your inquiry, your concern, whatever it might be, and we will follow up with you.

With that, I'd like to hand it back over for questions and answers and some Mentimeter. Thank you.

Shawna

Thanks, David. Appreciate that overview of what folks can think about next. So, I'm going to queue up the Mentimeter here just to get more of

your ideas about how you might partner while you focus on the questions box and provide some questions.

I'm just going to move us ahead here, and you heard about many different types of programs today, so we were hoping that maybe this would be a good time to ask you what programs you are offering at your housing counseling agency that you could offer to benefit this type of partnership with MSIs. Maybe it's one-on-one financial coaching, group financial education, one-on-one housing counseling, maybe group homebuyer education.

So, we'll just let those results kind of come in. Equal so far, but I'm going to make sure we don't have any questions in the queue. David.

David V.

We have a few questions. We have one, and this might a good one for the panelists which is, "What are some ways to get one's foot in the door?" This individual says that they've often tried to make contact and received no return calls from these institutions. Perhaps our panelists might have some helpful advice on how they did so.

would say that is one way to start. Sometimes universities do outreach, especially to minority, community-based agencies to see how they can be supported.

David V. Thank you. We also have another question about, “Is it preferable for 501(c), a CBC, wishing to participate to pay to inform these partnerships, is it preferable for them to be located in the same community?” Panelists, what are your experiences with that? I know a couple of you have some broad-based relationships. Do you see any barriers there, or is it preferable as someone asked?

Gwen I think what’s key is being able to build that relationship and have the campus students feel like you’re connected to them even though you might be virtual. So, we are not—this is for HomeFree-USA—we do have two schools, Bowie State, and [indiscernible] close to our headquarters, but the others are in other states even if they’re not in your geography.

Caroline I would say same with the University of Washington, though we are based in Seattle, we also have another University of Washington in Tacoma, also in Bothell, but we still have students in eastern Washington like Wenatchee, Yakima, and now during COVID when we are doing our

practicum placement and working with students remotely they are really all over.

If you're an online university, I guess it's a lot easier, but the University of Washington we have been online so far because of COVID, but I don't know once we go back probably around September whether—I'm assuming they will be flexible with students who are still at a different city or a different state, but I can't speak for what the policy will be. Right now, we do have students that are not in Seattle at all.

David V.

Caroline, that sparks a second related question which is someone asks about the timing of contacting leadership at these schools or perhaps the president. So, the academic calendar, does that play any role? Who should folks be contacting? IS there usually a liaison? Could you give us some sort of maybe your own experience of when a good time is perhaps during the calendar year to start this process and conversation?

Caroline

Well, I'll speak for the University of Washington. We are having students, because of the different programs, students can start in summer, some are starting in fall, some have bridge classes in July. I would say anytime you are interested to really network with the university.

Yes, the practicum follows the calendar of the university, so some programs, based on the program, are sometimes twice a day in a week for ten weeks that the student will be at practicum sites.

I know for the University of Washington you approach the Office of Field Education, not necessarily the president but whoever is in charge of field education or any of the field faculty. I know for us we have about ten or eleven field faculty members, and we talk as a group. So, what information you give to one they will definitely share, and it's very effective that way.

I don't know if I've answered that question. Did I answer the question fully, or is there another part to it?

David V. Thank you, Caroline. That was quite helpful.

Gwen I'll answer that question. The universities, a lot of them have pretty much done their calendars for the next school year, but now is the time, and it really needs to be now to be getting into that calendar. If you're going to be working with students, you also have to be sensitive to other key things

that are happening on the university to have student engagement. So, now is definitely the time; earlier in the year would have been better, especially for brand new relationships.

David V. Thank you, and as we near the end, I just want to recognize that there have been a couple questions related to funding and how these initiatives are supported. I can speak for HUD's side and say that racial equity is a huge focus of both congress and the administration, and we're hoping that this will translate into future grant opportunities, but we cannot speak to current money. It has not been appropriated.

With that said, is there anything our panelists can provide in terms of how they support their programs and how they find the money to do so?

Sharon For the coalition, we received, funding, as I mentioned, for Our Money Matters program through Wells Fargo. We have other funders as well, and it's our job as an organization to seek out funds for our programs.

There are other times when funders will come to us because they have some funding in a particular area that they think partnering with us might be a benefit. So, if we're not going out and finding new funding partners

or forging new relationships with potential partners, then again, some of those funders do reach out to us, and that's how we get the funding for our programs.

Gwen It's the same for us. We seek funding, but also individuals are referred to us because of the track record we've been able to achieve in the past short three years. We seek out continuously funding, but also we have others that knock on the door that want to be a part of the program as well.

Caroline For Interim, when we take in students, all the university, the faculty are interested in is that the students have the space: a desk, computer, and a phone so that they can carry on the work and practice what they learn in school.

Sometimes some smaller organizations may not even afford a table, but that's okay because sometimes you have staff who are working part time, so they can share the table, but the basic thing is share a table, computer, and a phone.

The students, the practicum students, are not usually given a stipend, though there are agencies that provide stipends, and that is not many. For

us at Interim, when I used to do the budget, if I had a surplus, that money would always go to potential interns. There's no guarantee that the interns will get a stipend. It all depends.

For the University of Washington, to have roving practicum instructors, we do, but the funding is limited. So, based on that, we have to really work, and we put more agencies that do have the capacity to provide some kind of practice for our students.

Gwen

Caroline reminded me of something. We provide funding directly to the university, and our students also can earn a stipend based on performance because we're teaching them about pay-for-performance. So, the funding is—because we believe if you're going to ask the university for something, you have to give them something as well. So, that's how our dollars are used, and it really makes a big difference.

One quick thing, when we talk about outcomes in terms of metrics, one of our students that we met in 2017 graduated on Monday, and he's buying his first home in June. So, we are driving the homeownership message all the way through what we do, so that's a critical outcome in terms of the metrics.

Sharon Gwen, I have a similar success story with Our Money Matters. One of our campus liaisons here in Atlanta went through the curriculum, and two months ago went to closing on her first home. So, it's certainly exciting as students go through these various programs to see the impact that it's having. Again, it's not just on this generation, but for generations to come.

David V. Thank you so much, panelists. With that, Shawna, I think we're ready to wrap up. Thank you for your time today.

Shawna Sure, David. Thanks, everyone, for attending today's webinar brought to you by HUD's Office of Housing Counseling, and really appreciate your comments. Thank you to all of our panelists and to HUD.

Have a great afternoon.

Moderator Thank you. Ladies and gentlemen, that does conclude your conference call for today. Thank you for your participation and for using AT&T Executive TeleConference Service. You may now disconnect.