

Office of Housing Counseling

2022 Community Conference

**Making a Difference Through Partnerships with Minority Serving
Institutions**

Karen Hoskins: Welcome to this session on "Making a Difference Through Partnerships with Minority Serving Institutions," or MSIs. I'm Karen Hoskins with the ICF team. And before we get started here, let's cover a few of the logistics.

As you probably are aware now, the chat box is for technical questions that you might have if you need assistance during this session with any of the technology. You can post your question or your request for assistance there and our team is available to assist you.

The Q&A box at the bottom of the screen is specifically for questions during this session. If you have a question you'd like to direct to one of our presenters, or about anything associated with the content of this session, you can use that Q&A box to post your questions there and we'll get to as many of those as we can.

The materials for this session have been posted on the web -- on the HUD Exchange. And within 7-14 days, you'll also be able to access a link to the live recording of this session. And that can be accessed through the webinar archive.

Your attendance for this session is also being noted. And if you'd like to have a certificate of attendance for this session, you will be able to access that also through the HUD Exchange going to the learning transcript link and download your certificate, which you can print from that link.

So we'll also be using Mentimeter during this session, and here to facilitate a special MSI Mentimeter poll is my ICF colleague, Shawna Moraille. Shawna?

Shawna LaRue Moraille: Thanks, Karen. I think folks know how to get to Mentimeter at this point, but we'll go ahead and put in the chat box the link that you'll need to participate on Mentimeter. So what we wanted to do -- and this has actually come as a special request from HUD's Office of Housing Counseling -- they have two open-ended questions that they really felt like would be important to collect feedback on for one of their initiatives that's going on around MSIs.

So this first open-ended question is, what are the financial obstacles that create barriers to home ownership for historically black colleges, and minorities or other Minority Serving Institutions, students, and their families? So what are those financial obstacles?

And then, while you think about what the obstacles are, then we have a second question that we will show about how you are addressing those obstacles. And I'll just take a moment and say we're so excited to have so many of you here for this session. And we really can't wait to hear from you about the work that you are doing connecting with Minority Serving Institutions.

So, Karen, I'm seeing a lot of folks talk about credit.

Karen Hoskins: Mm-hmm.

Shawna LaRue Moraille: I'm also seeing quite a number of them talking also about student loans being a financial obstacle.

Karen Hoskins: Yes. [inaudible] Then folks may find that some of these issues are somewhat generic to some of the clients you also serve within your agency. Not just those with HBCUs and MSIs, but those clients who fit the demographic of some of the students and folks in the community of HBCUs or MSIs.

Shawna LaRue Moraille: I'm seeing also here just not having extra funds for down payment or gifts from family that some others have been lucky enough to have as part of their own start with home ownership.

Okay. Give it maybe, like another minute Karen. This is all really helpful feedback. And again, this will go directly to HUD so that they -- they see the type of obstacles that you folks are addressing and that you're think about related to these Minority Serving Institutions, those students, their families.

Karen Hoskins: Yeah. Lots of great responses coming in.

Shawna LaRue Moraille: Mm-hmm. Okay. The type of income, like household income that folks have, may not fit exactly what they can afford in terms of home ownership.

Okay. Well, I'm going to move us ahead. Is that good with you, Karen?

Karen Hoskins: That works for me.

Shawna LaRue Moraille: Okay. So I'm going to explain the question, and then we're going to wait for maybe like 30 seconds. And then I'm going to take it down at least from the live screen and show the PowerPoints. We have lots of great panelists to get to.

So thinking about those obstacles, what strategy does your agency use to address these obstacles for students and their families? Again, in the MSI context. Okay? So we're seeing initially somebody talks about they're building homes, or likely affordable homes.

Karen Hoskins: Yeah. And as these come in, you know, the great thing about this work is that housing counseling agencies get to engage with students. And make that early intervention into their financial lives so that they, going forward, hopefully don't make mistakes that they otherwise would have made without that sort of initial support guidance that housing counseling agencies can provide.

Shawna LaRue Moraille: Yes. Absolutely. Well, I'm going to let this flow, keep up with the answers. We really want to hear about what you're working on. And we'll go back to the slides.

Karen Hoskins: Okay. Great. Thanks, Shawna. This session is really focused on fostering broader interest among housing counseling agencies and creating workable partnerships with Minority Serving Institutions.

And many of you are maybe familiar with that acronym HBCU, which stands for Historically Black Colleges and Universities. These are schools that were founded prior to the enactment of the Civil Rights Act of 1964, and they were created primarily to educate Americans -- African-Americans.

However, an HBCU is one of seven different types of MSIs. MSIs are federally recognized Title IV colleges and universities that designation is based on either historical origin or the percentage of enrollment of minorities at the institution. Which, in addition to African-American, could be Hispanic, black, tribal, native non-tribal, Alaskan native or native Hawaiian, Asian-American, and Native American Pacific Islander.

So in today's session, we will be highlighting the work of three agencies that are engaged in partnerships with MSIs. And they'll be discussing how these relationships were created along with tips your organization can use as part of forming a partnership with an MSI in your region.

So along with me today we have Tracie Oaks-Ross. Tracie is the Housing Program Specialist with the Office of Policy and Grant Administration at HUD's Office of Housing Counseling.

Latisha Carlisle is here. Latisha is Vice President of Housing with NID Housing Counseling Agency.

Odetta Evans is the Housing Counselor and Coordinator with SHORE UP! Inc.

And then finally, Anthony Banks is the Resident Engagement and Service Manager at the Housing Authority of the City of Greensboro.

So we will hear from Tracie followed by overviews of the MSI partnerships of our three agencies. And we'll allow some time for Q&A. So again, the Q&A box is open and available should you have any questions during these presentations. Please post them there and we will get to those questions during the Q&A session of these presentations.

And then finally, before we close, we will be sure to share some resources that you might find helpful that you can access for more information.

So due technical issues, Tracie won't be able to join on camera. But I'll turn it over to her to get started. Tracie?

Tracie Oaks-Ross: Thank you. Thank you, Karen. And thank you to everyone that is attending today. And a very special thank you to all of our panelists that will be presenting today.

You can go to the next slide, please.

As many of you have heard us speak on this initiative very passionately over the past year, we're very excited about the response not just from our leadership here at HUD, but what we've heard

from all of you. And so it's been almost a year since we first introduced this initiative. So I just want to take a quick moment to share with you all the purpose of this initiative.

And I won't read it verbatim, but give you our thoughts. You know, when we think about this initiative, we know that Minority Serving Institutions, or MSIs, they have very strong relationships with stakeholders in their communities.

And by partnering them with our housing counseling agencies, what we've seen is that both these institutes can leverage their knowledge and their resources. And in turn, through these partnerships, MSIs have access to additional resources to expand opportunities within their communities and to build capacity within their institutions.

And this is vital for us for the success of this program. And over the past several months, we have worked very closely with many of you to finalize your MOUs. And most of you are now moving forward with the implementation of your program. So we're very excited for this panel and to hear about all the work -- the great work that you all are doing.

We formally introduced this initiative in the fiscal year '21 NOFO. And we awarded \$3 million to 16 HUD-approved housing counseling agencies. Again, we've been working very closely with those agencies to approve over 40 -- actually I think we're closer now to 50 MSI partnerships.

In our discussions with many of you, we know that some of these partnerships are long-standing. And that many of you additionally have formed new partnerships through this initiative. And so it's been very exciting for us.

And then looking forward, as our deputy assistant secretary noted in his remarks, we are excited about the publishing of the forthcoming fiscal year '22 NOFO. And we do anticipate additional funding under that initiative -- under this initiative once those awards are announced. And so we are looking forward to that. We are looking forward to continue to support, again, these existing partnerships and hopefully expanding this initiative through new partnerships.

Karen, we just want to take a moment to highlight the states where the MSIs are located and were partnering with our HUD-approved housing counseling agencies. They're highlighted here in red. And a couple things are important to point out. It's important to note that within these states, what we're seeing are multiple MSI partnerships with our grantees.

And I think what's really exciting for us is really seeing the uniqueness and the innovation of each individual partnership model. Which you will hear about some of that today from our panelists.

But I also want to note that even though there are existing partnerships within these states, we want to see more of our housing counseling agencies engaged with MSIs in these states as well.

Additionally, as many of you know, our housing counseling program, it's expansive across the United States. And many of our agencies provide housing counseling across multiple states and

jurisdictions. So taking a look here at the states here in blue, what we see is ample opportunity for agencies to form new partnerships in areas not yet reached by this initiative.

And so we really want all of you to engage, reach out to MSIs. Of course, we want MSIs to reach out to you as well in these states. Because we really want partnerships developed across the entire United States. We know that the need is there and the opportunity is there.

I want to take a moment just to highlight a few of the proposed activities that we've seen and we're really excited about. And I think it will be a good segue for our panelists that will be speaking today. And to those on the call, we want to provide you all some insight into the types of programs that we're seeing.

So the first one I want to highlight is that our housing counseling agencies are providing higher-education workshops to students on the potential impact of student loans on future home buying. And of course, this is very timely as we've seen at the start of this presentation. There's a lot of discussion around home ownership and how student loans impact that.

The second is housing counseling agencies are not only providing counseling to students, but they're also engaging with their parents, the faculty at the university, and the larger community to elevate financial stature and increase home ownership rates.

The third is providing housing counseling to students to increase their understanding of the responsibilities of off-campus rental housing and how that can directly impact their ability to purchase homes in the future.

And the last program we want to highlight is our housing counseling agencies are providing internships and training to students to become housing counselors. Which is also the focus of our team of counterparts. Where those grantees are offering students scholarship opportunities for them to enroll in a HUD-certified housing counseling workforce development program.

So again, I just wanted to give you all some insight into a few of the programs that we're seeing. And then also, over the next couple of slides, we know that a couple of our participants are now moving into what we're calling the second phase of this initiative. Where they've negotiated their MOUs and now they're moving forward with the implementation.

And so I do want to take a moment to remind our program participants that are currently in our program of some of the reporting requirements. And I'll do that here over the next couple of slides before we turn this over to our panelists.

So for your grant activity reporting requirements, many of the reporting requirements are familiar, or they should be familiar to you all. Because they are pretty consistent with what's required under a CAC grant such as indicating the amount of funds expended, and providing support for those activities.

But in addition to that, as part of your grant activity report, we really want you to take an opportunity to provide us, in narrative form, describing your progress. Describing some of the

challenges that you faced in achieving the goals and objectives that you initially outlined in your proposal.

We know that this is a little bit more information than what you provided the CAC grant. But because this is a new initiative for us, your input is extremely valuable and really does impact our program.

And then -- next slide, please -- and then lastly are the final reporting requirements. We've established minimum requirements which are spelled out here on the screen and also outlined for you in your grant agreement in Article 23.

But we also see this, again, as an opportunity for you all as program participants to provide HUD feedback on the program. We want to know how it was implemented, how we can improve this initiative. If there's any technical assistance, or tools, or resources that would be helpful and should be considered by us here in the field offices. And also our leadership team here in the Office of Housing Counseling.

Because we know that the feedback that you all do provide us both in the grant activity report and in your final reports, we take that feedback. And as many of you have seen, we consider that in our future grant and program policy decisions. So we appreciate your candor when it comes to the success of this program; the challenges and the areas where we can improve the administration of these funds.

So again, we want to continue to learn and get better so we can provide the support that you all need to continue to do the great work that you are doing. So please, please -- I can't stress this enough -- please provide us as much feedback as you can throughout this entire initiative.

And with that, I will turn the presentation over to Latisha.

Latisha Carlisle: Thank you so much, Tracie, for that introduction. And I'm so happy to be here to talk about the work that we're doing with MSIs. So NID Housing Counseling Agency is headquartered in the Bay Area and has been a HUD intermediary since 1995 with branches nation-wide strategically located in urban and rural communities. Serving minority and LMI clients nationwide. Our mission is to foster safe, affordable, and sustainable housing. And to create communities of opportunity where individuals and families can thrive.

I'd like to thank Secretary Fudge, Deputy Assistant Secretary David Berenbaum, and the Office of Housing Counseling for recognizing the value of partnering with HBCUs and MSIs.

Today I am happy to share, along with the other panelists, on making a difference through partnering with these institutions. I'll begin my presentation with a high-level overview of the work we are doing with MSIs through HUD's MSI initiative. Then I'll share some lessons learned on our journey to fulfill our grant requirements and our shared missions.

I want to underscore here that MSI includes historically black colleges as well as Hispanic serving institutions, Asian-American and Pacific Islanders, as well as tribal and non-tribal institutions.

When we learned the Office of Housing Counseling was including MSI as an initiative in the FY21 NOFO, we immediately organized a survey of our internal ecosystem of branches, board of directors, volunteers and staff to gather data around where the organic relationship nexus lies. Who has a current relationship with an HBCU or an MSI, the nature of the relationship, and some additional data around the composition of the surrounding community. Like renter or homeowner dominant, urban or rural, quality of housing stock, etc.

After our polling process, we determined we wanted to partner with both HBCUs and MSIs. We identified three overarching objectives: access, inclusion, and upward mobility as to where we could make the most impact with this initiative.

Our surveys revealed 11 potential HBCUs and MSI candidates to partner with. And we settled on a total of four institutions. The first is Dillard University, which is a private HBCU in New Orleans, Louisiana. The second is Southern University, which is a state school in Baton Rouge, Louisiana. Our third is Elizabeth City State University, a state or public school in Elizabeth City, North Carolina. And the fourth is Laney College in the Bay Area, a two-year junior college.

So each of the HBCUs were created after the signing of the Emancipation Proclamation and held the shared value of providing higher-learning opportunities for African-Americans. And our MSI, Laney College, is touted as one of the mostly ethnically and economically diverse schools with a remarkable offering of both career and technical programs.

The demographic of our schools also vary. Whereas the HBCUs are four-year degree programs and are majority black, Laney -- our MSI -- is multi-cultural and linguistically diverse and presents a unique opportunity in that Laney has no on-campus housing options. So we have a total of three HBCUs -- one private, two public -- and an MSI. And we also looked at the surrounding communities of each, which this initiative requires.

Two of the HBCUs are in urban communities populated with families that are typically hard to reach, limited access to mainstream resources, live in digital deserts, overcrowded housing, aging housing stock, absentee landlords, and elders attempting to age in place.

Our third HBCU, Elizabeth City State University, is in a rural community surrounded by all the dynamics and challenges of rural life: hard to reach, limited resources, and under-served.

Each of our institutions share a mutual mission of achieving racial equity. And we intentionally selected both private, public, and junior to learn more about how successful partnership happens. Next slide, please.

Now I'd like to share some of the program that we created under this initiative. So through the NID HCA HBCU initiative we've created dedicated learning sessions for our students, staff, department heads, and alumni around pre-purchased and lost mitigation, financial literacy, credit

management and student loan debt management, rental tenancy, housing search assistance, building an A+ credit profile, broadband technology, renewable energy, and disaster prep plan and recovery. In designing our programming, fair housing is the primary flagship service that's embedded in all activities.

And if Covid taught us anything, a huge takeaway is to always contingency plan, and to meet our clients where they're at. So with that in mind, we planned programming for various modalities: in-person on campus, at our partnering institutions, telephone and virtual office hours for one-on-one counseling to capture HUD-required data for the 9902.

So we have our institutions, we've surveyed to understand our shared missions around advancing racial equity, the schools are excited about the initiative. And then we were faced with the hard reality that not everyone will understand that housing counseling is high-value. Right? That as much as it's tedious, it's also rewarding. But we're speaking to college students. And targeting such a broad demographic is not easy, especially when social attitudes and values that drive these individuals are continually in flux.

So how can we incentivize students to want to learn more? How can we add value to what we are offering? For this reason, a successful college initiative is built on sound research and smart planning. And that's when the NID Young Scholars program was born.

Another element I want to highlight for agencies is that the housing counseling industry is full of acronyms, technical language. So we needed something that would resonate with students as well as something that would provide a clear valued proposition. Through the NID Young Scholars program, we've committed to offer \$120,00 in scholarships to 90 students across our four institutions, as well as internship opportunities at one of our NID branches.

This allows students to put theory to practice, grow their resume, network with the consortium of professionals and entrepreneurs, get a hands-on view of housing counseling, just to name a few. And I'm happy to report that students will earn credit towards their college degree with this internship program. So not only are we helping students get practical experience, but we're also help advancing equity in academia.

Another element of this initiative is around work force development. NID National will be sponsoring 90 students, staff, and/or community members to take the HUD-certified counselor exam. We understand that cultural sensitivity, linguistically appropriate counselors that have shared experience is essentially important when you talk about advancing the housing counseling industry. Next slide, please.

Another element that we're focusing on and that's required with this initiative is sustainable communities. Now, we do not make assumptions about the communities that we serve. The best way to serve the community is to understand the community dynamics to understand the community needs. So for each HBCU and MSI that we've partnered with, we have a local boots-on-the-ground NID HCA branch.

So these branch managers play an essential role in interviewing community members on what's going on in the community, what are the community needs, and who are the community trusted messengers that we can align our values with to create a natural synergy.

Our goal for our community outreach is to provide direct housing counseling services, as well as broadband connectivity, renewable energy, to prevent community blight, and to prevent the loss of wealth. Next slide, please.

So now I want to go over some lessons learned that we were faced with vamping up this initiative.

So the first is around relationships. It's critically important that we partner with purpose. So identifying where the organic relationships are so that when it's time to make programming decisions, it's time to get documents executed, you can do so within the program timelines and there's no delay.

So the one key takeaway is: remember, relationships are essential and to partner with purpose.

The second is the academic calendar. So the average college students have a hectic schedule, right, that consists of many activities. It's critically important to pay attention to the ebb and flow of the college semester, particularly identifying the major events that the student body gravitates towards. This is a great opportunity to not only to promote your initiative, but it's also a great opportunity for you to get in front of those important events where other staff and faculty will be allocated to so that you are not backlogged with getting any information that you need done executed. Okay?

When we submitted our NOFO, we collected a letter of commitment from each of the institutions so that they were aware of our interest to partner with the expectation of an MOU is required and coming if we're funded. So you also want to make sure that you're properly managing those expectations. Because all of these institutions, they have many variables at play and you want to make sure that you are partner to the institution and not a burden. Okay?

Another is identifying an institution ambassador. And this ambassador will be critically important to help amplify the initiative itself on the campus. And so we suggest maybe a student or a faculty member that understands the initiative and that can speak to the value of participating in the group sessions or/either the one-on-one sessions.

And then finally, what are you trying to accomplish? When you reach out to the institutions, what is your elevator pitch? What is your ultimate goal? And are there mutually aligned values and goals?

And so with that, I will stop there. Again, thank you to the Office of Housing Counseling for having me share what we've been working on. And I will pass it on to Odetta with SHORE UP!

Odetta Evans: Good afternoon, everybody. Thank you so much, Ms. Latisha. I was over here eagerly writing down notes. That was a very, very thorough presentation.

Just to give everyone a brief -- go ahead, next slide -- brief history of SHORE UP!, we're located on the lower eastern shore of Maryland. We are a community action agency that has been goal overall to eliminate poverty. We serve low- to moderate-income individuals and families. And we've been an established housing counseling agency, HUD housing counseling agency for over 30 years.

UMES is actually the HBCU that we partnered with. And looking at what we needed to do and the funding involved, we had hoped to possibly build on the partnership that had already existed between the University of Maryland Eastern Shore. The partnership wound up being with our -- their Upward Bound program.

And just to give a brief history of what that program is and what it does, they have had Upward Bound at UMES for over 53 years. Upward Bound was established with the Higher Education Act of 1965.

And this program basically is geared toward low-income and first generation students that would be graduating or going to college. So what we saw was the great potential in working with these low- to moderate-income families and their children, basically, to move them, if they were in fact in poverty, out of poverty. And to provide additional support for the Upward Bound program.

We thought this was the perfect platform because of the access to whole family which is an initiative that we've actually been working on for the last maybe three years at SHORE UP Inc.

All right. Next slide. Next slide. Oh. Sorry.

All right. Just to sum everything up, I know that all of us that are working on the MSIs and with the program, we're really doing our best to make our communities better. The questions that are underlying are, you know, how did we start this, or how did we choose who we chose?

SHORE UP! has worked with UMES in the past on different things such as providing an outlet for their students for our Head Start program. Anyone that's in higher -- you know, in childhood education that was interested in becoming a teacher, we have provided that platform there. We have worked with their accounting program in the past to provide internships through our volunteer income tax assistance program.

And when we looked at the partnership opportunity, we chose the Upward Bound program, again, just because of the families that we would be able to impact. The Upward Bound program at UMES typically serves anywhere from 50 to 75 families per season. I have another cohort, Ms. Denise White, who's actually helping with the education part of the program.

And we really went with for Upward Bound program because I knew that the director of that program understood what we were trying to do. And she knew that it was a cooperative effort between the two agencies at providing services to her families.

So since we've been started, we have provided workshops on a weekly basis to the outgoing students that would have just possibly finished in May. And then we've also started, or may have completed actually, the first set of workshops for the next batch of students that will be in the '23 school year.

These students range in age from, I want to say it's 14 to 18. But, you know, the main focus is basically for them to be exposed to information pertaining to college and to possibly encourage them to attend even a two-year, four-year institution. It doesn't have to be UMES. Just to take that extra step and be ready when they graduate high school to actually attend college.

And in that, we've provided information on financial education. We've reached out to parents for support for credit has been one of the bigger issues that we've found. So we've provided two different credit cafes.

And then we do look forward to expanding on this particular initiative between UMES and the Upward Bound program. So once we've actually gotten through all of our workshops and education, we do plan on returning back and sitting down at the table. This is what we would do with any of our organizations.

And just as one of the leaders in this program, I feel like everything that I'm seeing throughout this conference is just opening up my mind. But to just sum everything up, this partnership basically is going to make our community stronger. It's going to make our parents stronger, it's going to make the children stronger. And to initiate and have hope within the family.

And, you know, the fact that HUD recognized that the partnership was something that they would stand behind and fund is an awesome thing.

So with that I'm going to stop. And I'm going to hand everything over to Mr. Anthony Banks who's with the Housing Authority of the City of Greensboro. Thank you for your attention.

Anthony Banks: Thank you, Odetta. And I'd like to bring you greetings from Greensboro Housing Authority. And I would also like to thank the Office of Housing Counseling for the invitation.

Next slide. So our purpose was to definitely expand opportunities for wealth building and financial stability. Remove barriers and increase access to housing counseling at Minority Serving Institutions. Provide a practical approach to financial wellness. And then address disparities in housing through meaningful actions that introduce fair housing protection practices in renting, buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities.

So the partnership of course is, again, between three institutions that I consider anchor institutions in our community: of course the Greensboro Housing Authority, Bennett College, and North Carolina Agricultural and Technical State University.

So Greensboro Housing Authority was founded in 1941 and has been a certified housing counseling agency since 2009. We are Greensboro's largest provider of affordable housing, housing over 12,000 residents or individuals through the public housing and housing choice voucher programs.

Bennett College is one of only two black all-women's colleges in the nation. And Bennett College was founded in 1873 and was originally co-ed. Then the college became a four-year women's college in 1926. And some updated facts: Bennett College was recently approved for a women's business center and ranks number one in the nation for social mobility.

We are very excited to be able to partner with Bennett College. And it offers a unique opportunity as many of the residents who we serve are head-of-household women. So this offers and very, very unique opportunity for us.

Our second partnership is with North Carolina Agricultural and Technical State University. North Carolina A&T was founded in 1891 as the Agricultural and Mechanical College for the Colored Race. The college was renamed in 1967 to North Carolina Agricultural and Technical State University. And in the fall of 2014, North Carolina A&T became the largest HBCU in the nation.

And so as we consider -- I consider all three of these organizations to be anchor institutions in the community, as they provide basic needs in housing, post-secondary education, and economic opportunities.

Locally, Greensboro Housing Authority has four housing developments within ten miles of both institutions. This also fosters and encourages civic and service learning opportunities between institutions as it brings A&T students into our communities to offer those service learning opportunities. And our residents have the unique opportunity to go onto both campuses to be able to embrace and actually really connect with programming that are at each institution.

So with Bennett College, the focus is on education and math. And at North Carolina A&T, the focus is on engineering. And we feel like it's a unique opportunity.

There are a number of residents at Greensboro Housing Authority as well as team members who have attended and are alumni of both institutions. And I'm proud to be an Aggie, and I'm sure that we have a few Aggies on the line. So Aggie pride.

Next slide.

So our housing counseling activities, you know -- so we focused in on three main areas as to connection. So we wanted to make sure that we found the most relevant points of opportunities to make these connections happen. And so we focused in on the business and economic schools, working with those professors, as it allows us to actually contextualize the housing counseling tenancy services that we provide neatly in those two schools.

We definitely took advantage of existing relationships and partnerships. And then we identified several symposiums and workshops that we could definitely really lean into, you know, using things that are current.

So we intentionally focused on collaborating with the business and economics professors at both colleges to normalize financial counseling into relevant course materials. And most importantly to establish a system for reporting.

We also have a 20-year standing relationship with the school of social work with North Carolina A&T. And this relationship allows us to embrace the financial education and offer best practices into the foundation of the nine core competencies of social work.

And so we have social workers who work with us nine months out of the year in the resident engagement services department. And this allows us to impart in them those financial tenants under the housing counseling agency. But also allows for them -- the interns -- to be able to work with residents to offer opportunities to market our programs. And also to bring them in closer as they work with them around those nine foundations.

We also identified a number of opportunities throughout the months just based on theme. So we looked at Bennett College women's symposium. So the month of April is National Financial Literacy month at Bennett College. We took advantage, of course, of the homecomings, of course. And then we hosted a women's symposium to empower women through financial education and home ownership preparedness.

This was a collaboration with Bennett College wherein we also brought in residents from the community as well as college students to participate. Home ownership symposium -- so June is National Home Ownership month, and in celebration of Greensboro Housing Authority's Self-Sufficiency program, we acknowledged our FSS graduates.

And so Bennett College invited us to their campus and allowed us to host our first graduation. And again, the majority of the folks in our FSS program are single women, head of household. So that gave them an opportunity to experience Bennett College and have an opportunity to graduate and Bennett to be able to see the value of home ownership through our graduates.

And we're excited to be able to say that we had 23 graduates this year. And four of those went on to purchase homes.

And then entrepreneurship symposiums. And so, you know, economic empowerment through entrepreneurship, we know that that is something that is being pushed. And that a lot of our folks are excited about it in our communities. And so in November -- November is National Entrepreneurship month. And we're planning -- well, building opportunities through entrepreneurship through symposium with both schools of business.

And so we're very excited about the opportunity. Again, we thank the Office of Housing Counseling for the opportunity to be able to provide this much needed resource in the

communities. But also to be able to collaborate closely in a very tight community where we have over seven educational institutions in our community.

So education is not something that is foreign to the folks in our community. What we wanted to be able to do is to definitely make sure that we were making our impact and making those greater connections to those institutions. And this opportunity truly allowed us to be able to do just that.

And with that, I'll send it back to Ms. Karen.

Karen Hoskins: Okay. Great. Well thank you, Anthony, and Odetta, Latisha, and Tracie as well. Thank you for that mutual valuable information as organizations take a chapter from what you all have done in creating these partnerships and orchestrating this work.

So I want to invite Anthony, Odetta, and Latisha, if they would, to all come back on camera. And let's perhaps take a little deeper dive into some of what you spoke about.

Okay. Great. So, you know, there may be organizations participating in this session today that are thinking about these types of partnerships and wondering how to start. You know, what's the starting [inaudible] -- again, these relationships sometimes can be somewhat complex depending upon the school that may be involved and even the politics that may be involved, quite frankly.

So what would you recommend as an initial first step for housing counseling agencies who, again, might be considering pursuing these partnerships with either an HBCU or an MSI?

Latisha, you want to kick us off with your response?

Latisha Carlisle: Certainly. Thank you so much, Karen. So what I would recommend for agencies is to start from the inside. Right? You want to connect with your internal network to learn if there's some organic relationships with an HCBU or with an MSI.

Reaching out to these schools independently can be a bit difficult. As I mentioned in my presentations, the schools are juggling a multitude of issues, particularly with Covid, trying to keep up with the different laws, as well as orientation season is coming up.

So it really helps if you have a point of contact within your agency, within your community, with another organization that you have aligned with to understand if they an alumni, if they have kids that goes to an HBCU or an MSI, or another relationship nexus. So that's what I would suggest, Karen.

Karen Hoskins: Thank you for that, Latisha. Odetta, any thoughts on that? Where to start?

Odetta Evans: Same thing -- yeah -- same thing that Latisha mentioned. I know specifically with SHORE UP!, it was a sit down to go over the actual proposal with my executive director. And I had mentioned UMES, and he said why don't we try for the Upward Bound program because they have the whole family.

So then I reached out to the young lady that is in charge of the Upward Bound program. And it -- we're a very small community here, so it was easy for that to get started. It's a lot different in a rural setting sometimes, than it is -- not that you don't have the same challenges. But it's different in a rural setting because it's almost like, you know, who do you know where. And Nicole Gale is the director, we go to the same church. You know what I mean?

So it depends on where your agency stands in the community. But it's always a great opportunity to expand. Even if you did not necessarily know someone at the local college or institution just to take the time to research. Work with what are you trying to do, and making that clear so that that particular institution would be able to provide you feedback as to whether or not they would be interested.

So, you know, it was presented to Dr. Gale what we really wanted to do with the whole family. What we wanted to do with the students. What we wanted to do with the parents. What did we want to do with the whole family together as far as having events? Like we all went out to the movies. You know what I mean? As both Shore Up! as well as Upward Bound. Both of the counselors, you know, were invited to the event.

So we got to do something fun that had nothing to do with education. But at the same time, they had access to us. So, you know, just to take that step. If you know that you have a common ground which, as Latisha had indicated, there's something that's organically shared between the two of you, to actually expound on that. Because, again, it's just going to make the community stronger.

Karen Hoskins: Okay. Great. Thank you for that, Odetta. And Anthony, any thoughts about that?

Anthony Banks: Sure. Great answers so far. And so I would definitely just kind of dovetail on the organic relationships. Building those relationships that make sense. I think, you know, that business and economics department allows for that information to truly be contextualized and layered in in a way that some of that information is already being presented.

And so it allows for those housing counseling agencies to be able to come in and really talk about financing and all that goes with, you know, pre-qualifying for a home. And being able to bring in speakers, whether it be loan officers, mortgage companies, banks -- those kinds of things -- to be able to have conversations and introduce students as well as residents to the information.

And then I would also encourage really and truly understanding or gaining an understanding of the historic nature of the universities and their ties to the community.

You know, many times these colleges, you know, were birthed from the communities in which they serve. And so understanding and having a foundation and understanding of these colleges and their anchoring in the communities -- how they serve, how long they've been serving, the organizations that they've put together and those individuals who are leaders in those communities -- I think is very, is vitally important to be able to understand their governing structure and to be able to navigate that.

Karen Hoskins: Okay. Great. Great. Thank you, the three of you, for that great information. In the time that remains we do want to take a look at questions that may have come into our Q&A box. I'm going to defer, again, my ICF colleague Shawna.

Shawna, what are you seeing from our Q&A box that we can ask?

Shawna LaRue Moraille: Hi Karen. Yes. It was a wonderful presentation by all the panelists.

I think some of you hit on this in terms of how your partnerships got started. But we do have a couple of folks in more rural areas that are really small. And one of the questions here for any of the panelists who would like to respond is how can a small non-profit approach a local MSI regarding a partnership?

Latisha Carlisle: I'll jump in, Shawna. What I would suggest for a small non-profit looking to outreach to an institution is to see, as Anthony mentioned, where the common ground lies. Right?

And you also want to make sure that you clearly understand internally what you're offering to the -- pardon me -- what you're offering to the institutions. Whether it's comprehensive counseling in education, an internship program, scholarship opportunities -- what is your offer to the school that they can clearly understand that you're bringing value to the students, alumni, as well as looking to improve the surrounding community.

And I would also say, don't stop. Because often times the first, second request will not go through. But if you remain consistent, then -- and if you have aligned values, then it should be the beginning of a good relationship.

Odetta Evans: I would just add: just try. Find out the powers that be that would provide you with an active ear. And present your organization and the housing counseling portion of it, or any other portion that might be of interest to that institution and to just try. Because, you know, you can't gain if you don't put yourself out there. And nine times out of ten, you would have gotten their attention in just the reach out.

Anthony Banks: I would add to leveraging that word. So in North Carolina we have a number of historically black colleges in rural settings. And so there may be opportunities to bring your network to a college that is desperately trying to recruit.

And so, you know, you're bringing in value. Wherein you may have helped, you know, countless people purchase homes. Now they have equity in their homes. And now they can help their children to achieve their dream of going off to college.

And so there's a streamlined network there where you're bringing that value right to their front door. And it's just being able to be able to have those conversations around, okay, we've served a number of individuals in this community who have bought homes. They have families. They're

looking to connect their families to educational opportunities and wealth-building strategies. You know, this was a first-time buyer and they're looking to move into maybe something bigger.

And so this gives them that opportunity to be able identify economic resources that may have value in their home and be able to connect to the educational opportunity that the HBCUs offer and provide to thousands of individuals in our communities.

Karen Hoskins: Wonderful. Well, thank you all so much for being here and sharing your experiences with these partnerships. We really, really appreciate it.

We're just about out of time, so I just want to share some of the resources we have available for attendees of this session: The White House Initiative, there's an MSI partnership fact sheet, we also have included links to NID, SHORE UP!, and the Housing Authority of Greensboro for if you'd like more information on those organizations.

As always, continue the conversation on Whova. Lots of chatter going on there that is of value. We encourage you to definitely check it out, what's happening there.

And our -- this is the link to the event webpage, for all the materials and information as well as HUD's e-mail address if you want to reach out to them directly with a question or a comment.

So just a little bit of an insight into tomorrow's session, because this concludes today's sessions. We'll start off tomorrow with a welcome from the Office of Housing Counseling for day three. There will be a tenth anniversary celebration also tomorrow. And then later there will be Delivering Best in Class Housing Counseling: Challenges, Lessons Learned, and the Future followed by Championing the Resilience of Housing Counseling Agencies. And we'll close with a conversation with the Office of Housing Counseling directors.

So thank you all so very much for your attendance in this session today as well as the entire day of sessions. We appreciate your being here. This concludes this session, and we hope to see you tomorrow.

Have a great evening.

(END)