Building Trust in Housing Counseling: Lessons from Metro St. Louis
Take a second...
Who we are...

➢ Our Mission
The mission of the Urban League of Metropolitan St. Louis, Inc. is to empower African Americans and others throughout the region in securing economic self-reliance, social equality and civil rights.
Who we are...

➢ Our Vision
As the leading champion of empowerment and opportunity for African Americans, the Urban League of Metropolitan St. Louis envisions a region where all people:
• Are valued members of the community;
• Can adequately support themselves and their families;
• Can live in neighborhoods that are vibrant and thriving; and
• Share in the region's prosperity and well-being.
What we do...

➢ Provide Mortgage Assistance & Services
➢ Guidance for Homeownership
➢ Rent and Utility Assistance
➢ Financial literacy & Credit Building classes and workshops
➢ Homelessness Prevention Services
Paula E.W. Carey Moore...

Keynote Speaker for Illinois Department of Human Rights Fair Housing Month Keeping the Dream Alive 50th Anniversary for Fair Housing; Regional Senior Director of Housing; Behavior Health Network (BHN) Adult Services Advisory Board; Mental Health First Aider; Mercy Clinic Advisory Board; Real Estate Broker-Real Estate Connections; Mediator; Notary
Partnerships

**The St. Louis Metro Housing Task Force’s Mission:**
Develop meaningful approaches to maintain, revitalize, and stabilize local housing through implementing appropriate strategies and raising awareness to the community at large.

**Urban League's Housing Committee**
The Housing Committee oversees and monitors the Agency's Housing programs, recognizing counseling as a key component as well as the impact of funding trends/financial shifts in the Urban League's housing service delivery efforts. The Committee coordinates with assigned staff to develop innovative, cost-effective programs and collaborations that respond to the housing needs of the Urban League's constituents.
Kesha M. Chatman

25+ years of Community Outreach Service
18+ years of working as an Administrator or supporting an Administrator
15+ years of Training in the areas of business development, job development, technology, professional development, etc.
10+ years of Writing and Producing Machinima & Visual Arts
4 years of Virtual School (K-12) Administration

CEO & Founder of KC Visuals LLC – a multimedia company specializing in web design and digital products.

CEO & Co-Founder of Exquisite Xpressionz - a collaborative effort in creating literary works which strives to bring real world elements that make you stop, look and listen…. engulfing the viewer holistically to touch, move and motivate the heart, mind and soul.

Founding Board Member of Kingdom Covenant Financial Group – a self-funded investment company supporting small, and minority owned businesses.
About the Urban League

➢ Take a holistic approach to economic empowerment and self-sufficiency.
➢ Our start was in East St. Louis, IL because of the East St. Louis, IL race riots.
Simulation Activity
Your goal is to meet the need/objective for the family

Example:
• If your family need gas, you must pay for it.
• Do your children need to be in school? If so, how are they getting there? If you need to purchase bus tickets, please do so. Do the children have lunch money or field trip money?
• Is rent due? Are your utilities in threat of disconnection? How will you juggle?
• If you need to cash your check to pay your bills, please do so.
• If you need assistance, check into the Urban League offices to see what type of assistance you can get.

Ultimate Goal: How do we take Jerri’s family from this snapshot to homeownership?

THE BEAN GAME ACTIVITY
HARD FACTS

228 years
number of years it would take black families to amass the same amount of
wealth white families have today
Prosperity Now, 2016

In the City of St. Louis,
early *1 in 4 families
live in poverty

*Actual: 24.3%, (Census.gov, Missouri State, 2017)

69%
Of families living
in poverty had to
choose between
food and
utilities

1 Adult + 2 Children

57%
Had to choose
between food and
housing

$26.96
The hourly rate that an individual
must earn to support his or her
family, if they are the sole
provider working full-time

67%
Had to choose
between food and
transportation

Five Focal Areas of the Urban League

➢ Community Empowerment
➢ Educational Excellence
➢ Civil Rights & Advocacy
➢ Public Safety & Community Response
➢ Economic Opportunity
Community Empowerment

- Providing basic needs to stabilize disadvantaged families in order to benefit our communities.
  - 100 Neediest Program
  - Food Assistance
  - Homeless Prevention
  - Clothing Assistance
  - Holiday Toy Giveaway
  - Lead Remediation
Community Empowerment
Community Empowerment - Garden
Turkey Distribution
Programs & Resources

❖ Education Quality & Equality
  ➢ Ensuring that all of our children are well-educated and prepared for economic self-reliance in the 21st century through college scholarships, early childhood literacy and Head Start.

➢ Urban League Head Start
➢ College Scholarships
➢ GED Classes
➢ Vaughn Cultural Center

❖ Civic Engagement/Social Justice
  ➢ Promoting and ensuring our civil rights by actively working to eradicate all barriers to equal participation in all aspects of American society, whether political, economic, social, educational, or cultural.

➢ Advocacy
➢ Public Safety Advisory Council
➢ Young Professionals
➢ Voter Registration
➢ Federation of Block Units
➢ Justice for Mike Brown
Public Safety & Community Response

The Division of Public Safety and Community Response, is to reduce crime and violence by connecting neighborhood residents with necessary services and viable resources.

- Pandemic Relief
- Clean Sweep
- Neighborhood Opioid Triage
- Neighborhood Healing Network
- Federation of Block Units
- Cure Violence
- Serving Our Streets
Public Safety & Community Response
Economic Empowerment

- Empowering all people in attaining economic self-sufficiency through job training, good jobs, home ownership, entrepreneurship and wealth accumulation.
  - Business Training Center
  - Employment Services
  - Financial Literacy Training
  - HUD Housing Counseling
  - Weatherization
  - Youth Services
Business Training/Computer Classes
Employment Services - Hiring Events
Employment Services - Business Clothing Closet
Voter Registration
Metro East Financial Empowerment Conference/
Virtual Financial Empowerment Conference

• Homeownership
• Entrepreneurship
• Financial Basics
• Financial Planning
• Youth Finances
• Workforce
• Understanding Insurance
• Understanding Credit
• Money Management
• Generating Multiple Streams of Income
• Wills & Estates
• Renting vs. Owning
• Powers of Attorney
Healthy Homes Community Workshops
First Time Home Buyers Classes
First Time Home Buyers Classes

Full Circle
Let's Go Back to the Bean Game!
Success Stories

From: Bethany
Sent: Friday, August 27, 2021 7:00 PM
To: Kesha Chatman <Kchatman@urbanleague-stl.org>
Subject: From the bottom of my heart

Thank you. I adjusted my spending from what you taught me. I’m closing on my house on September 10th. However I injured my back and might have to miss a week of pay until short term disability catches up.

Here’s why I’m saying thank you

Because of what I learned from you, I have $600 in my account.

I’ve been paying down on my car payment enough that if I only make my minimum, it’s all of $90.

My landlord was gracious enough to let me pay half of rent this month, so I took that and set it aside to cover gas for the next two weeks.

I’m stocked on groceries, I’ve cut that bill by a hundred dollars by getting my kids snacks from aldis.

All in all, if I have to take a hit in pay, I’m stable enough to do it till it catches back up.
Hi Kesha,
Hope all is well. I wanted to let you know I am in my new home. I went through American Mortgages Company to work with. There were phenomenal. I saw a home on May 17 and I close in June 16th. I got 10 thousand down payment assistance. They’re very helpful and was in constant communication. It went smoothly. Thanks to your class I had my documents waiting. [www.apmortgage.com](http://www.apmortgage.com)
Again they were great
My agent name is Cara with Keller
Thanks again

Nicole [Redacted]
Success Stories

“I completed the First Time Homeowners workshop almost a year ago to the date. The presenter made the sessions fun. I learned so much about what home ownership would look like and gained a sense of confidence once the course was over. The workshop helped me to get all my ducks in a row so that I could make my dream of becoming a homeowner a reality. I purchased my first home in November of last year! Not only did the workshop satisfy a requirement for my home loan but it truly prepared me for what was to come with the process of buying a home. I knew what questions to ask and what things to look out for during the home inspections leading up to closing on my house. I am using tips that the presenter gave to me during our sessions. It feels great to own my own home and also be well informed of what all this great responsibility entails. I would not have been prepared had I not taken this workshop. Thank you, Urban League, for your assistance! It has been life changing for my children and I!”

Submitted by Joy Grundy
Data

• 183 Homes Purchases – Documented Since 2017

• Economic Impact $20,050,565 since 2017
  Metro East & Madison County (Illinois): 99%
  St. Louis, Missouri: 1%

• Range Purchase Cost of Homes:
  $14,700 - $217,900

• Average Home Cost:
  $109,565.93
Questions
Connect With Us!

➢ Visit our website: www.ulstl.c

➢ Follow Us on Social Media  @ULSTL | #ULSTL

Facebook  Twitter  Instagram

➢ Join our Monthly Email Blast for news, events, classes, available assistance, etc.
Thank You!

2022