Los Angeles Trade-Technical College  
Community Economic Development Department  
Nationally Recognized for Forging Collaborative Partnerships for Community Development

The Los Angeles Trade-Technical College (LATTC) Community and Economic Development department recently received special recognition for its collaborative work. In a recent report—*California Community College Access and Equity Policy Brief*, which focuses on "California Community Colleges Struggle to Meet the Challenges of the State's Unprepared Workforce", LATTC's Community and Economic Development programs (community planning and mortgage finance) were cited as an exemplar of the kind of initiatives that are addressing some of the State's economic and community development challenges.

On the following page is an excerpt from the report, commissioned by California Tomorrow. The report is available at [www.californiatomorrow.org/media/ccbrief3.pdf](http://www.californiatomorrow.org/media/ccbrief3.pdf).

Through the Community Economic Development department—LATTC is the first community college in the Country to receive a Department of Housing and Urban Development Community Outreach Partnership Grant. This grant was used to develop workforce and business development training and development programs in South Los Angeles that resulted in the formation and development of 6 industry networks, including the Food Industry Business Roundtable (FIBR), Biomedical Industry, Furniture Collaborative, and Toy Association of Southern California (TASC).

And, through the Community Economic Development department—LATTC is the only college in the United States that offers a certificate and associate degree in Community and Economic Development, including nonprofit real estate development, business and labor force development, and community organizing. LATTC is only one of three community colleges in the United States, and the only one west of the Mississippi, that offers a certificate and associate degree in mortgage finance. This program specifically trains loan officers and underwriters community lending in emerging markets.

In an August, 2006 report by the U.S. Department of Housing and Urban Development entitled "Ideas that Work – Building Communities Through Home Ownership", the Mortgage Finance program and its extensive community partnerships were featured. Excerpts from this report are provided throughout this nomination. The entire feature is included at the end of the nomination.

The LATTC Community Economic Development department, in partnership with a nonprofit affiliate CDTech, also operates a community technology center (CDTechLink) in the Vernon-Central Neighborhood of South Los Angeles. This campus
satellite includes 20 state-of-the art computers and programs that include: after school technology training programs for Carver Middle School youth, credit and non-credit classes for working adults in basic computer skills, cabling, and computer repair; EITC and financial literacy training with Bank of America, business technology training, as well as open access lab. CDTech, the non-profit affiliate of LATTC, received a seed grant to plan a broader financial services strategy for Vernon-Central Ave. Vernon-Central is also one of the proposed targeted neighborhoods for the Mayor’s South Los Angeles Strategy.

The Community and Economic Development department is also partnering with Collective Space and the Fannie Mae Partnership Office in the MacArthur Park neighborhood; a Bank of America Block by Block Target Neighborhood. The focus is on developing a housing strategy for Fannie Mae’s Deep Dive Initiative and training local residents and non-profit organizations in housing and land-use policies, programs and strategies.

And the LATTC Community Economic Development department is a partner with the Figueroa Corridor Coalition, providing essential basic and technical skills training for residents within a three mile radius of the Staples Center (which includes MacArthur Park/Westlake and Vernon-Central) for L.A. Live jobs that have been committed by AEG. Most importantly, however, is that the collaborative partnerships the Community and Economic Development department has been able to forge have transformed lives and communities. Here is just one example of that transformation.


Community colleges are in the business of providing accessible education that many Californians count on for social upward mobility. Here we share the story of a student whose life was changed by a local community college.

Noemi Soto, South Los Angeles: Finding Community and a Career That Fits. Noemi Soto came to the United States from Guadalajara, Mexico, at the age of nine. Her parents were farm workers who followed the crops up and down the West Coast before settling in the Watts area of Los Angeles. In the wake of Prop.187, which restricted resources and rights for immigrants, Noemi started college at Cal State Los Angeles. As she was completing her first semester, she got a letter stating that she would no longer be eligible for in-state tuition. Changing course, she spent the next several years taking classes at local community colleges while working three minimum wage janitorial and factory jobs at once.

While volunteering as a teacher’s aide at a local public school, Noemi learned about a new program in Community Planning and Economic Development offered by Los Angeles Trade Technical College. Sensing that the program would feed the public service ethos behind her desire to teach, she signed on. There Noemi began to feel at home in higher education for the first time,
describing the program as “a community within the community.” The experience exposed her to a field she hadn’t known existed.

“As students, we were able to expand our knowledge of economics of the city and we were exposed to community development strategies in other parts of the country. The classes were taught by people who were running non-profits, instructors with a wealth of knowledge as practitioners as well as theorists. I was able to see that I have strength and a passion for it, and I can use my own experience with poverty as an asset.”

Support services available at the college were keys to Noemi’s success. A counselor checked in on her progress regularly and steered her into an intensive summer writing seminar. An administrator was a driving force behind her successful application for a fellowship from the Department of Housing and Urban Development. The award provided Noemi with a stipend for two years and work experience at three local institutions — a community development corporation, a non-profit organization, and a philanthropic foundation.

“A lot of people talk about transforming communities from an outsider perspective. That’s valuable, but it can also be limiting. I’ve had the opportunity to discover ways to do the work from within.”

After completing her Associate of Arts degree at Los Angeles Trade Tech, Noemi transferred to Occidental College and graduated with a degree in Urban and Environmental Policy, and then worked at a community development corporation for three years. As this brief was being written, she was in the process of co-founding a non-profit organization to create permanent and affordable places for poor people to live in south Los Angeles.

Workforce Development to Meet Community Economic Development Needs

The Community Planning and Economic Development (CPED Program) at Los Angeles Trade Tech College (LATTC) is the first certificate and associate degree program of its kind in the nation. Initiated through the leadership of the Community Development Technologies (CDTech) Center, which garnered grant support from the Ford Foundation, the U.S. Department of Housing and Urban Development and many other funders, the program works with local non-profits to provide career pathways for students interested in working as professionals in a variety of areas, including community economic development, affordable housing development, and community organizing. Under CDTech’s leadership, LATTC has also developed a Mortgage Finance Degree Program that prepares community residents for careers in the mortgage finance industry, which is experiencing significant growth in the city’s expanding Latino, Asian/Pacific Islander, and African American communities. Through these two innovative LATTC programs, students gain the job skills needed to change their own life circumstances and contribute powerfully to neighborhood and community change.

Excerpt from “California Community College Access and Equity Brief – California Community Colleges Struggle to Meet the Challenges of the State’s Underprepared Workforce”, California Tomorrow, March, 2007.

The articles featuring the LATTC Community and Economic Development programs, from the U.S. Department of Housing and Urban Development and the California Tomorrow reports, are provided on the following pages.
Los Angeles Trade-Technical College
Los Angeles, California

New Mortgage Finance Program Emphasizes Community Development

When graduates of the Mortgage Finance program at Los Angeles Trade-Technical College (LATTC) go off to make their names in the world, their success is not measured by how many three-piece suits they own, or the number of figures in their annual salaries. Instead, faculty and administrators of the new academic program judge their graduates on how effectively they reach out to prospective low- and moderate-income homebuyers in Los Angeles' inner city.

The Mortgage Finance program was created in 1999 with help from the Fannie Mae Foundation, which provided $700,000 in grants to each of three community colleges—LATTC, Tri-County Community College in Ohio, and Miami Dade Community College in Florida. Fannie Mae hopes the program will help to increase the number of minority professionals working in the mortgage finance industry and, by extension, increase the interest of mainstream lenders in serving ethnic and low-income markets.

While the LATTC program, directed by Dr. Allison Tom-Miura, has enthusiastically adopted Fannie Mae's goal to train minority professionals, the school has also incorporated a strong community development component into the mortgage finance curriculum that it offers to 150 students each year. In addition to learning the skills they need to succeed professionally, LATTC students also learn to appreciate the important role that housing ownership can play in the revitalization of low-income communities.

This unique, community-centered approach comes as no surprise to anyone familiar with LATTC, which has the distinction of being one of the only community colleges in the country that offers an associate's degree in community development. The college is closely affiliated with the Community Development Technologies Center (CDTech), a nonprofit organization that conducts applied research and technical assistance, and has trained more than 1,000 individuals in the community development field over the past two decades. CDTech has also administered the college's COPC, HSIAC, and COPC New Directions grants, and was responsible for creating and designing the Mortgage Finance program.

"We are not training our students to sell loans in Beverly Hills," says Dr. Denise Fairchild, CDTech executive director, and founder and chairperson of LATTC's Community Economic Development Department. "Also, we are not training people to enter the predatory lending market. We wanted this program to focus specifically on inner-city markets, and we wanted the students who come through our program to understand that homeownership is one of several tools that can help us stabilize communities and build wealth."

The Mortgage Finance program is especially welcome in Los Angeles because many of the city's low- and moderate-income residents have no access to mainstream mortgages and other lending products. The reasons for this lack of access are complicated. However, Fairchild
suggests that part of the blame rests with the mortgage industry, which has ignored the inner-city mortgage market for decades and has chosen, instead, to focus on serving mainstream, middle-class communities. That is beginning to change now, she says, but the change brought some challenges with it.

“There is new awareness and renewed interest in this market,” says Fairchild. “But, we are also seeing the growth of subprime lending among both traditional and nontraditional financial institutions. Our goal is to increase both the financial literacy and the qualifications of residents, as well as the capacity of banking institutions to go beyond credit scores to underwrite loans.”

Community Development

By training minority students to be mortgage professionals, says Tom-Miura, the Mortgage Finance program is helping to create a mortgage-lending network that will serve and is more sensitive to the need of emerging inner-city markets. To create this sensitivity, the program emphasizes such topics as fair housing, fair lending, diversity awareness, community lending, economic development, and affordable housing development—in addition to teaching traditional mortgage finance skills. LATTC also helps students get community-based work experience while they are still in school. Many LATTC students are working with nonprofit organizations that sponsor financial literacy education and credit counseling services. The college is also developing a plan to send students into affordable housing developments around the city to help residents address their credit issues and begin thinking about buying a home.

“There is no shortage of opportunities to provide service-learning experiences for our students when you think about the demand for homeownership among low-income families,” says Fairchild. “Nonprofit groups have one or two staff people who provide homebuyer education and underwriting support, so having our students working with those groups could be very beneficial to both parties. We just have to find a way to manage all that.”

Fostering Partnerships

Strong partnerships with the local mortgage industry have helped LATTC’s Mortgage Finance program manage many challenges over the past 6 years. CDTECH worked closely with local bankers and lenders to develop the program’s certificate and associate’s degree. A 25-member mortgage

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**IF YOU DEVELOP A MORTGAGE FINANCE PROGRAM…**

Dr. Denise Fairchild, president and founder of the Community Development Technologies Center (CDTech) and Dr. Allison Tom-Miura, mortgage finance director at Los Angeles Trade-Technical College (LATTC), offer this advice to anyone interested in developing a program to train mortgage finance professionals. Most of the advice centers around the importance of fostering good partnerships with the local mortgage finance industry.

* Get industry involved. The participation of local industry partners is critical to helping a program garner financial support and ensure that its curriculum reflects industry personnel needs. Initially, most of LATTC’s interaction with industry partners took place through a 25-member advisory committee established by CDTech. “We had monthly meetings for over a year,” says Fairchild. “The whole program sings because of that industry relationship. The members of our committee had energy, they were enthusiastic, they became the faculty, they became the recruiters, and they provided additional resources. They weren’t talking heads. They really rolled up their sleeves and got busy.”

* Don’t limit your partners to only one segment of the industry. “You have to talk to a diverse set of industry professionals,” says Tom-Miura. “You don’t want to just talk to the Community Reinvestment Act people.” For example, as Tom-Miura works to diversify her program’s curriculum, she has been talking with human resources personnel in the industry. “They know the kinds of professionals that their institutions are hiring, where the growth is, and what their organization’s strategic initiatives are going to be over the next few years,” she says. “We are really trying to match the industry’s growth with our education and training programs.”

* Help Industry partners when they need it. In addition to accepting help from its advisory committee and other industry parties, LATTC...
finance advisory committee has given industry leaders the opportunity to provide significant input into the program's curriculum. Advisory committee members are also actively recruiting new students and teaching courses, says Fairchild. The group consists of business owners and middle managers representing the mortgage finance, banking, and real estate industries, as well as representatives from local government and nonprofit organizations. High-level LATTC officials also participate in committee meetings.

In addition to asking industry leaders for their help, the Mortgage Finance program has been exploring ways in which it can help the mortgage finance industry increase the quality of its personnel and services. For example, when CDTech was developing its original plan for the Mortgage Finance program, staff researchers spent considerable time trying to find out what kind of training the industry's workforce was receiving and where that training was offered. They discovered that no standard training program for mortgage lenders even existed. Most training took place on the job.

"Mortgage lending is one of those businesses that still doesn't really require a degree," says Tom-Miura. "Because of that, there has been a lot of discussion about standards in the industry. As we listened to those discussions, we began asking ourselves how our program could help to prepare and develop standards. You can't just raise the standards without providing the education and training necessary to meet those standards. You need to help people develop the skills needed to fill these positions. That is what we are doing."

**Curriculum in Transition**

Students in the Mortgage Finance program can choose between two courses of study. To earn a Mortgage Finance Certificate of Completion, students must take eight courses that they can complete in two or three semesters. A Mortgage Finance Associate of Arts degree requires the student to complete 42 units of required courses and 18 units of general education courses over 2 years. Most of the required courses are offered directly by the Mortgage Finance program. Other courses are offered by LATTC's Business, Community Planning, and Real Estate programs.

LATTC is now reassessing its curriculum and taking steps to diversify its course offerings and add several new certificate programs. Up until now, the courses have not addressed the full mortgage cycle, which includes origination, processing, underwriting, sale on the secondary market, and servicing.

"We have some of these courses, but our emphasis up until now has been on the origination side," says Tom-Miura. "We are expanding our courses to provide that specialization, because that is what our industry partners are telling us, and that is what our students need to be competitive in the job market."

Retention has been a challenge for LATTC, simply because the demand for skilled mortgage finance professionals is so high. Local companies are actively recruiting students after they have completed only a few courses, and offering them salaries that most students find hard to turn down. Tom-Miura expects that to change when LATTC's new certificate programs are introduced. Those programs—which will provide specialized training for bank tellers, housing counselors, loan processors, loan underwriters, loan officers, and mortgage brokers—will appeal to both new and returning students who need specialized skills to advance in their careers, she says. In addition, the certificate programs are expected to attract a greater number of older, nontraditional students who already have degrees but are interested in specializing in specific areas of mortgage finance.

"We are already seeing a lot of reverse matriculation," says Tom-Miura. "Students who have their bachelor's
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—Denise Fairchild
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or associate’s degree—and sometimes their graduate degrees—are coming back to school to gain the particular skills that we are teaching. Mortgage lending is not taught in universities and colleges. This is a very specialized skills set that you can’t get anywhere else."

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makes sure it also responds quickly whenever its industry partners ask for help. "I can’t tell you how many times I get requests for students to volunteer at an industry event like a conference, homebuyer fair, or symposium on housing," says Tom-Miura. "This helps our partners, but it is also great exposure for our students. They get to meet people in the industry, and they are exposed to the different kinds of jobs and professional associations. It’s also important that they learn how to represent our program and themselves."

* Offer students the opportunity to work. Blending work experience and classroom learning is essential to the success of a mortgage finance program. "The industry wants folks who can hit the ground running," says Fairchild. "If you’re a new loan officer, they will give you 30 to 60 days to get your bearings, and then they want to see you close five and six loans a month. You can’t do that just coming out of a classroom setting. So work experience is important."

* Don’t worry about the money. While LATTC used a $715,000 Fannie Mae Foundation grant to develop its Mortgage Finance program, Fairchild insists that other HCCs can develop similar programs without such a large budget. LATTC used some of its Fannie Mae funds to build a state-of-the-art computer center and to pay student internship stipends. Now that outside funds have been spent, the college has agreed to pay the salaries of one full-time faculty member, 12 adjunct professors, and a full-time coordinator. "Every community college can find a couple of bank sponsors to get the program up and running," says Fairchild. "You’ll need some initial upfront capital to hire a director, develop curriculum, build industry relationships, do some marketing, and provide for student support and counseling. If an institution is already committed to having a program like this, the money can come out of general funds. We had to prove the case for this program on campus, so we needed the initial external resources."
Introduction

While policymakers debate priorities in spending for public education – one thing is clear. We need a comprehensive and effective workforce education and preparation system in California. By 2020, our country will need 14 million more college-educated workers than the institutions of higher education are currently able to educate and graduate. In our state, the shortages are already becoming apparent in industries that are critical to the well being of all Californians. We will need 43,000 additional nurses by 2010, and an additional 74,000 by 2020, in order to maintain the current ratio of nurses to the population. According to the California Employment Development Department, by 2012, California will need an additional 24,400 dental assistants; 25,900 sheriffs and police officers; 35,300 carpenters; 16,600 automotive service technicians and mechanics; and 13,800 computer support specialists.

Despite the high demand for these skilled workers, in communities all over the state, increasing numbers of Californians are struggling in poorly paid jobs to provide for their families amidst rising costs of living. Our state’s ability to match trained women and men with new job opportunities is undermined by a deepening “crisis of underpreparedness,” particularly among low-income men and women. In a March 2004 study, the Institute for Higher Education Policy indicated that 40% of all Californians 25 and older had no college experience whatsoever. Almost 1 million 18 to 24-year-olds in our state do not have a high school diploma. A great percentage of these young men and women are from communities of color, immigrant, or low income that historically have failed the test in the public K-12 system. In a recent Public Policy Institute of California (PPIC) report about policy choices that will most impact the future health of the state, researchers Mark Baldassare and Ellen Hanak warned that “One of the most threatening trends facing California is the potential mismatch between the education requirements of the new economy and the amount of education the future population is likely to have.”

continues on page 3
■ *Partnerships for Preparation in New Growth Industries.*

On-Ramp to Biotech is a unique partnership project of City College of San Francisco, SF Works, and Jewish Vocational Services. The pre-entry biotech program engages students in fine-tuning their English, math, and biotech laboratory skills and enables them to gain internship experience before progressing to “Bridge to Biotech,” a more advanced lab program. Enrollment priority goes to youth and adults from the Bayview and Visitacion Valley neighborhoods of San Francisco, where more than 50% of residents receive public assistance and have sixth- to ninth-grade skill levels in math and English.

■ *Workforce Development to Meet Community Economic Development Needs.*

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■ *Helping Immigrants Who are Trained Professionals to Transfer Skills to a U.S. Labor Market.*

The Welcome Back program provides training and career counseling to foreign-trained health professionals whose skills and cultural and language competencies are often in high demand in medically underserved areas of high diversity. The program offers counseling and educational services to assist these workers in obtaining the appropriate licenses, credentials, and English language skills to work in the U.S. health care system. Additionally, Welcome Back helps participants to develop U.S.-specific leadership, management and advocacy skills. Welcome Back is a project of Community Health Works of San Francisco (CHW) and its subsidiary, the San Francisco Bay Area Regional Health Occupations Resource Center (RHORC), both of which are co-sponsored by CGSF and SFSU.

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18 California Community Colleges Chancellor’s Office: http://www.cccco.edu
Noemi Soto, South Los Angeles: Finding Community and a Career That Fits

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“As students, we were able to expand our knowledge of economics of the city and we were exposed to community development strategies in other parts of the country. The classes were taught by people who were running non-profits, instructors with a wealth of knowledge as practitioners as well as theorists. I was able to see that I have strength and a passion for it, and I can use my own experience with poverty as an asset.”

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“As business leaders consider their prospects for success, it is clear that changing demographics and the educational levels of our population are both critical factors. The Bay Area Council encourages business and corporate leaders to take greater leadership in partnering with others to ensure our region has the accessible, effective, and sustainable workforce training and development strategy that will ensure business is competitive in California’s 21st Century economy. Community colleges are a key element of the Bay Area’s workforce development infrastructure. We need to ensure they get the support needed to contribute to the region’s economic success.”

— Gladys Paliwal, Bay Area Council, Director, Education and Workforce Preparation