

Designing with Equity and Justice at the Center

Tuesday, September 28
4:30 pm – 5:30 pm



Panelists

DISCUSSION LEADER

David Chien, Director of Information Technology | Vermont Housing Finance Agency

PARTICIPANTS

John Patterson, Director of Planning, Research, and Evaluation | Minnesota Housing

Brittany Rice, Director of Equity and Inclusion | Minnesota Housing

Betsy Ramaccia, Design Research Lead | Greater Good Studio

Darrell Booker, Corporate Affairs Specialist | Microsoft Philanthropies

Beyond Technology: Reaching Those Most In Need

September 28, 2021

Case Study: Minnesota Housing's Journey with COVID-19 Emergency Assistance

- COVID-19 Housing Assistance Program (CHAP) – CARES Act Funding
(August to December 2020)
- RentHelpMN – Emergency Rental Assistance Program
(April 2021 to present and going forward)
- HomeHelpMN – Homeowner Assistance Fund
(Coming soon)

Equity Work Needs to Involve All Areas of Agency

- Program
- Policy and Community Development
- Communications
- Information Technology
- Finance
- Human Resources
- Legal
- Planning, Research and Evaluation

Tradeoff: Urgency of Need vs. Meaningful Engagement

Sense of Urgency:

- Makes it difficult to take time to be inclusive
- Frequently results in sacrificing potential allies for quick or highly visible results
- Reinforced by funders who expect too much for too little

COVID-19 Housing Assistance Program (CHAP)

- Renter and homeowner assistance
- Centralized intake through United Ways' 211 – via phone, text, web access
- A common application available online or hard copy
- Applicants referred to 52 community-based administrators for processing and payments
- Relied on “earned” media – news coverage
- \$82 million disbursed, supporting 27,000 households

	Share of CHAP Recipients who Are BIPOC	Share of All Behind on Payments who Are BIPOC
Renters	61%	62%
Homeowners	41%	34%

COVID-19 Housing Assistance Program: Program Assessment

- Received community feedback throughout
- Brought in equity consultant for post-program assessment
- Reviewed program results
- Held focus groups:
 - With:
 - Landlords
 - Community-based organizations (not just program administrators)
 - Topics:
 - What worked well and what did not
 - Walked through initial program concept and process flow for RentHelpMN
 - Had hoped to have focus group with program participants prior to RentHelpMN launch
- Need to better reach those who do not have access to the internet and those who do not trust or have access to government systems

Program Design Principals

- **Human Centered:** Build empathy and understanding to serve households, particularly those who would otherwise be left behind
- **Meaningful Engagement:** Engage trusted partners and organizations led by and from communities most impacted
- **Anti-racist:** Use race equity strategies in program design and delivery
- **Focused:** Keep focus on mitigating housing displacement
- **Straightforward:** Minimize stress, complexity, and uncertainty for the customer
- **Accountable:** Be transparent, timely, and flexible for program accountability and integrity

- Hired equity consultant to help with program and process design
- Using 211 again
- One statewide processor of applications – online and hard copy
- Translation in four languages – English, Spanish, Hmong and Somali
- 28 community-based organizations contracted to be field partners – work with applicants in filling out applications and navigating system
- Shifted from “earned” to “paid” media
- Hired two marketing firms:
 - One doing media buys and ad placements
 - The other leading the marketing and outreach strategy – **Neka Creative** is a Black-, woman-owned business with mission to reach those typically missed
- Results to date: 67% of applicants are BIPOC

- Similar marketing and outreach strategy as RentHelpMN
- Adding Community Connectors to serve as “amplifiers” and engage homeowners in need – particularly those without internet access and/or do not trust or are not connected to traditional government systems
 - Enhancing RentHelpMN’s “Ripple Outreach”, which provides organizations that volunteer access to marketing toolkit
 - Now, proactively engaging trusted community partners and contracting with them before program starts

Approach Going Forward

- Especially in times of urgency, need to know who will need program the most and how to reach them – create program around that foundation
- Important to proactively establish relationship with trusted community sources
- Build those relationships now so that they can be used for future work
- Need to earn the trust of community members
 - Go to community
 - Listen, learn and deliver
 - It is a marathon, not a sprint

For More Information

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Q&A Discussion



Addressing racial disparities in homeownership through collaborative solution-building

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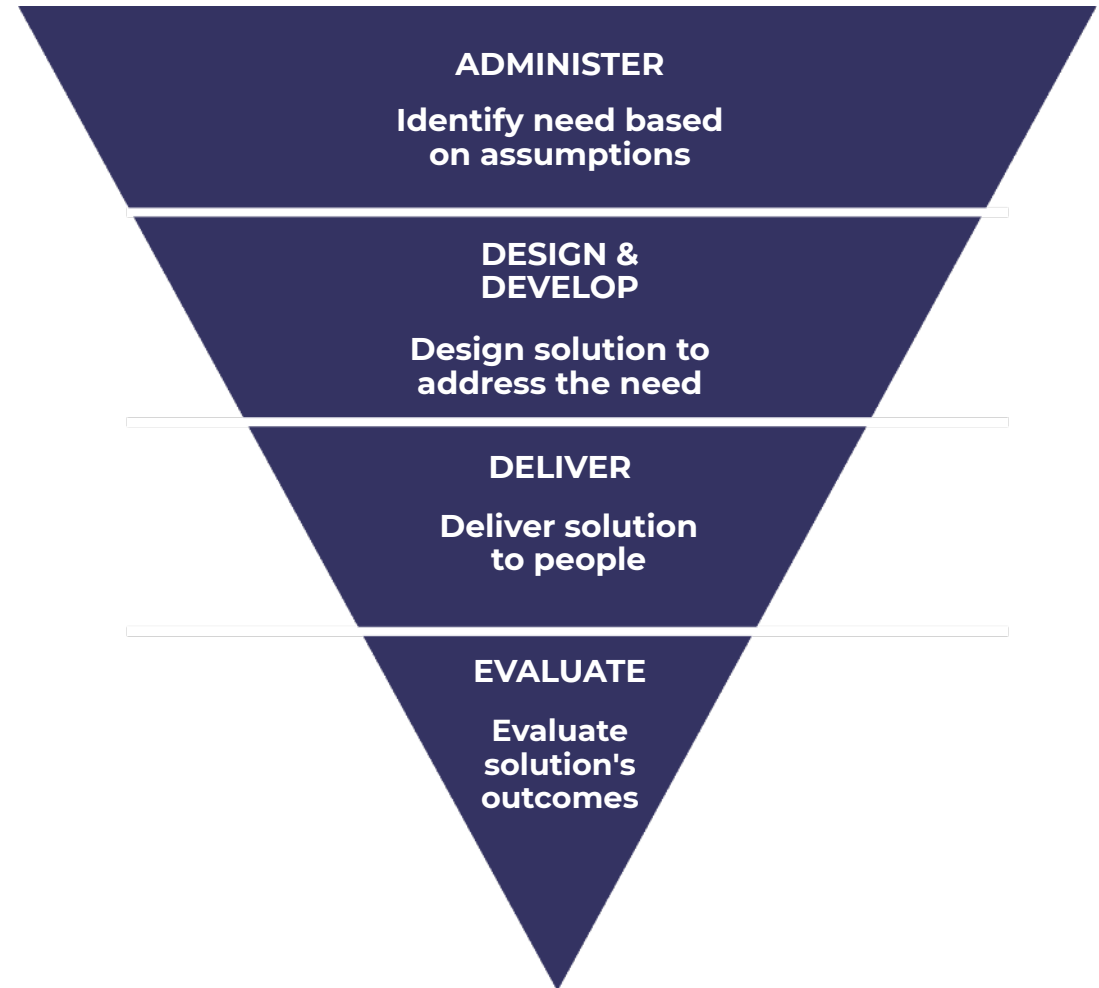
WHEDA

WISCONSIN HOUSING AND
ECONOMIC DEVELOPMENT AUTHORITY

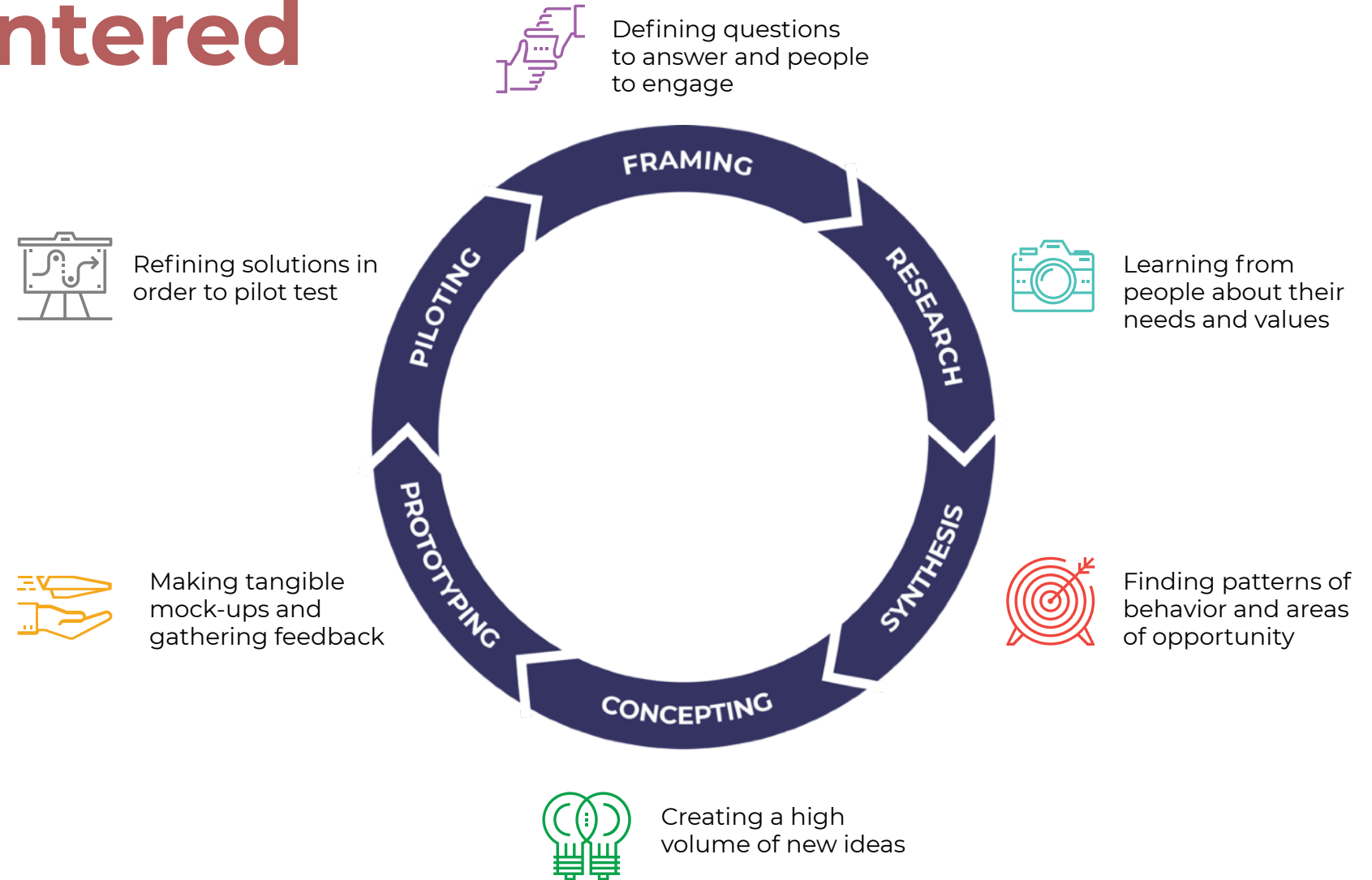
Our goal:

- ▶ To identify and pilot actionable opportunities that address barriers to homeownership faced by Black and Latinx individuals across the state.

Traditional Design



Human-Centered Design



Why do we practice human-centered design?

- It helps us understand evolving behaviors, preferences, and pain points
- It's a structured approach to problems that don't have a clear answer
- It lowers the risk associated with new ideas

Three strategies:

- Build a diverse team
- Ground in lived experience
- Make the process transparent and accessible

Build a diverse team

BUILD A DIVERSE TEAM

Strategic direction
on most projects
comes from internal
leadership

We created an
advisory team, all of
whom work closely
with Black and
Latinx homebuyers

BUILD A DIVERSE TEAM

They help us:

- ▶ interpret what we're learning
- ▶ prioritize opportunities based on their experience
- ▶ connect with people to learn from



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Ground in lived experience

GROUND IN LIVED EXPERIENCE

Agencies rely primarily on quantitative data to understand the issue

We use qualitative data to understand the “why” behind the numbers

GROUND IN LIVED EXPERIENCE

We conducted in-depth interviews and learned from 27 people, including Black and Latinx homebuyers and homeowners, as well as a range of homeownership professionals

The diagram is a circular chart with seven main segments, each representing an emotion. Each segment is further divided into smaller sub-segments representing specific feelings. Light blue callout boxes provide personal stories related to these emotions.

Emotion	Associated Feelings	Personal Story
MAD	Irritated, Hurt, Angry	"this is something I have to endure"
SCARED	Helpless, Confused, Discouraged	approval process and people made me feel needy, subservient
JOYFUL	Enthusiastic, Hopeful, Excited	meeting the counselor, understanding what I need to do, that I am not alone
POWERFUL	Confident, Successful, Proud	things have tried to block me from realizing the power within me
PEACEFUL	Relaxed, Thankful, Trusting	I don't have the luxury of being depressed
SAD	Ashamed, Disappointed, Insecure	humiliation when my offer was rejected sad and disappointed at the beginning, because I had the money but not the credit insecure, the unknown, fear of rejection

The interface includes a video call window on the right with two participants and a control bar at the bottom with options: Mute, Start Video, Invite, Manage Participants, Share, Chat, Record, and End Meeting.

GROUND IN LIVED EXPERIENCE

“ **I had heard buying a home was almost impossible**, and that it took a really long time.”

– CORETTA, HOMEOWNER

GROUND IN LIVED EXPERIENCE

“ I currently stay with family, and that gives me flexibility to wait for what I really want and save for a home. **I don't want to do this with a bank.**”

– KEISHAWN, HOMEBUYER

GROUND IN LIVED EXPERIENCE

“ We went to a furniture store to buy something on credit and start building that way. **Interest is high but you have to start somewhere.** A lot of Latinos have to do it this way.”

– HUGO, HOMEOWNER

GROUND IN LIVED EXPERIENCE

Insight:

Because of past experiences, many Black and Latinx homebuyers start on the path to homeownership with a deficit of trust in the system.

GROUND IN LIVED EXPERIENCE

“ I had the same guy the whole way **through**, so I wasn't being shuffled around. He gave me his cell number, and we were in constant contact. He would reach out, and when I needed something I would just reach out too.

– TOMAS, HOMEOWNER

GROUND IN LIVED EXPERIENCE

Design opportunity:

How might we ensure Black and Latinx homebuyers have ongoing coaching and community to successfully achieve their homeownership goals?

**Make the process transparent
and accessible**

**MAKE THE PROCESS TRANSPARENT
AND ACCESSIBLE**

Constituents are used to decision making happening behind closed doors, and don't have faith in public engagement processes

We've designed our process to be transparent and accessible in order to improve project outcomes and restore trust and faith

MAKE THE PROCESS TRANSPARENT AND ACCESSIBLE

We preview interactions
so that people know
what to expect and have
a sense of control over
their experience



Hello!

Thank you for your interest in participating in this research. We are looking forward to meeting with you!

Pre-Conversation Request

Please take 6-8 photos or videos of your home and neighborhood, and send them to chanel@greatergoodstudio.com at least one day in advance of our call. These will be used to aid our discussion. We will walk through them together to learn more about you and what you were looking for in a home.

You can decide what photos to take. Here are some prompts to inspire you. You could take a photo of:

- The room/part of your home you like the best
- The room/part of your home you spend the most time in
- The part of your home or property that presents a challenge, either because of the layout or the condition it is in
- Something that makes your space feel like “home” to you
- Decorations or furniture that you love (or hate)
- Your street
- A community amenity—a cafe, a house of worship, a restaurant, a school, an outdoor space, etc.—that you enjoy being close to
- A community amenity that you do NOT enjoy being close to

More About Our Conversation

During our conversation, we would like to discuss your perspectives and experiences on homebuying and homeownership. We are curious to know about where you grew up, and where you live now; how you chose the home you live in now; and what the homebuying process was like for you.

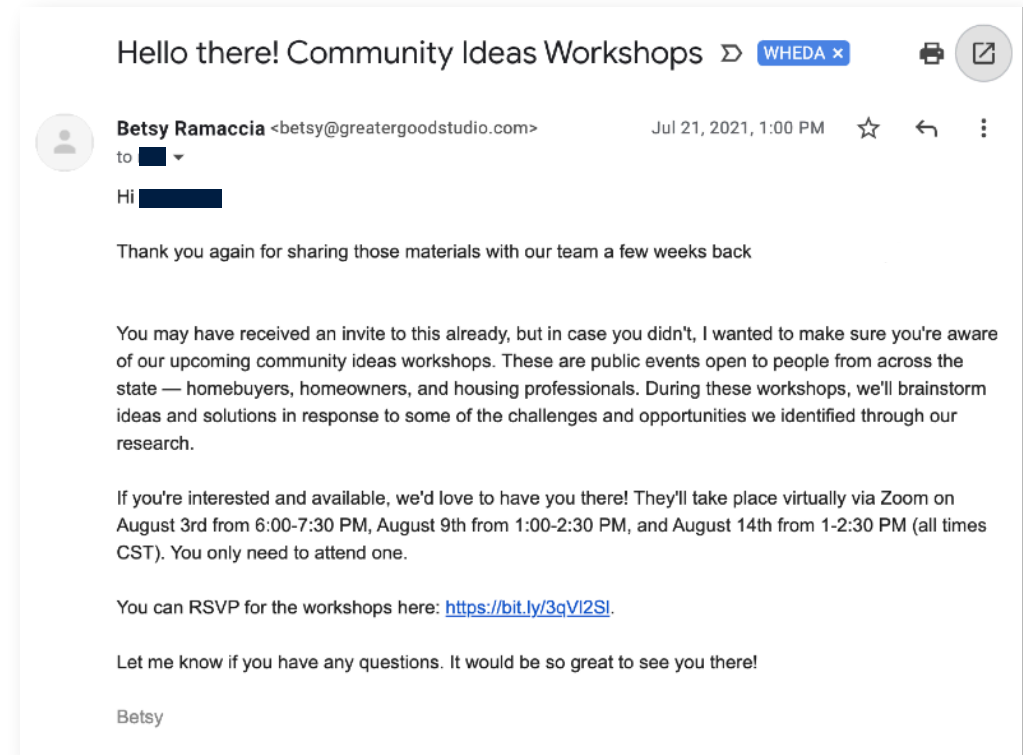
We acknowledge that what we discuss may be emotional and difficult to speak about. At any point in the conversation, you may choose not to answer a question, or you may choose to pause or end the conversation.

We also acknowledge that you may share sensitive personal and financial information. Share only as much as you would like, and know that any information you share with us will be anonymized to protect your privacy.

We are grateful for your willingness to share your expertise, stories, and time with us. If you have any questions or concerns, do not hesitate to contact chanel@greatergoodstudio.com.

MAKE THE PROCESS TRANSPARENT AND ACCESSIBLE

We follow up afterwards
so that people know
what kind of impact their
participation is having



MAKE THE PROCESS TRANSPARENT AND ACCESSIBLE

We open up moments of the process to the public, including a series of community ideas workshops

The screenshot shows a Zoom meeting interface. On the left, a green slide displays a brainstorming prompt: "BRAINSTORMING PROMPT: How might we make it safer and easier for African American and Latino people to advocate for themselves throughout the homebuying process?". On the right, a whiteboard displays several sticky notes with ideas:

- Homeownership education and coaching
- Free homeownership assistance
- Homeownership "bundles" that combine many parts of the process together to decrease the experience
- Peer programs to encourage home ownership while providing support for the process/experience
- fafa? fasa? free tax help? free homeownership help
- housing packages, a sort of menu, interest, etc. some type of bundle packaging things that help the process move forward
- Strongblocks, housing resources, etc. (mixed with...) help, educate, support you through it
- Cultural competency training for HO professionals
- Plain language materials about homeownership
- Homeownership buddies
- Cultural competency, so that people are less likely to have to advocate for themselves
- plain language throughout the homeownership process
- Homeownership buddies: professional or someone who has brought a spouse before who checks and goes for you and questions a remaining concern if

At the bottom of the screen, there are four video thumbnails of participants. The Zoom control bar at the very bottom includes icons for Mute, Start Video, Invite, Manage Participants, Share, Chat, Record, and an End Meeting button.

Three strategies:

- Build a diverse team
- Ground in lived experience
- Make the process transparent and accessible

Thank you!

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Q&A Discussion

