

# Train Your Brain: Innovation for Learning in a Remote Environment

## **Virginia Housing**

Management Innovation: Human Resources

### **HFA Staff Contact**

Maria Pruner

[maria.pruner@virginiahousing.com](mailto:maria.pruner@virginiahousing.com)

VIRGINIA HOUSING

# 2022 NCSHA Award Submission

ENTRY CATEGORY:

**Management Innovation - Human Resources**

ENTRY NAME:

**Train Your Brain: Innovation for  
Learning in a Remote Environment**



## Train Your Brain: Innovation for Learning in a Remote Environment

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*“Virginia Housing’s Talent Development & Learning team designed engaging, innovative learning solutions to create positive impact for our associates in a remote environment.”*

- Michelle Prosser, Director of Talent Development & Learning

### Brief Description

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Virginia Housing is committed to being a learning organization, defined by thought leader Peter Senge as “a group of people working together collectively to enhance their capacities to create results they really care about.” There is no greater example of this prioritization than the effort to provide innovative, engaging learning solutions to our associates during the pandemic, when many were working remotely.

Like most of our fellow state HFAs, Virginia Housing’s Talent Development & Learning (TD&L) team had to pivot overnight from in-person classroom training to remote learning in order to address strategic objectives that we had identified prior to the pandemic.

### Why It Was Undertaken

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Two objectives were determined to be training priorities for Virginia Housing:

**1. Provide our Homeownership Division with professional development opportunities and high-level cross-training.** Homeownership is our largest division with over 100 associates. Many associates have requested more professional growth opportunities that can lead to career advancement, so the division’s managers commissioned a custom professional development program. This program was designed to teach the entire workflow for both the Originations and Servicing departments, while also offering access to multiple skills and development workshops.

**2. Build a more inclusive organizational culture through Diversity, Equity and Inclusion (DEI) initiatives.** This objective became more timely with the Black Lives Matter (BLM) movement following the death of George Floyd, Breonna Taylor and others. These events deeply affected many of our associates – both emotionally and directly. At one point, our Richmond headquarters had to close when some bad actors took advantage of BLM protests to vandalize businesses near our location. We chose to focus on unconscious bias because it established a collective shared understanding of an issue that affects us all.

Although these two programs were already in development, responses to our 2021 Associates’ Survey made the need for them even more apparent. The questions with the lowest-scoring responses centered on career growth and DEI.

- For career growth, 65% of associates agreed or strongly agreed that they feel supported in their career growth at Virginia Housing.
- Only 46% felt like the process for career advancement was clear, and it’s noteworthy that only 50% of managers agreed that the process was clear.
- In terms of DEI, 52% of non-managers and 62% of managers agreed or strongly agreed that they feel comfortable talking about issues of racism on their teams.
- 75% of associates agreed or strongly agreed that they know where to find resources to learn more about these issues.
- In contrast, many of the other questions scored at 90% or higher.

We knew we had room to improve.

## What We Have Accomplished

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After extensive development, we launched two comprehensive curriculums in February 2022.

### *Homeownership 101*

*Homeownership 101* is a highly engaging multiformat, primarily asynchronous curriculum for the Homeownership Division. The full curriculum comprises approximately 20 hours of learning content. It covers the Homeownership workflow process from mortgage application to final loan payment or foreclosure. We used virtual training sessions, eLearning courses, in-house videos, opportunities to network with leaders and subject matter experts, and an innovative online delivery channel that displays module elements in “tiles.” Homeownership leaders strongly backed this project, staying engaged during development and over 80% of Homeownership associates attended the kick-off..

### *Understanding Unconscious Bias*

*Understanding Unconscious Bias* was one of Virginia Housing’s first comprehensive internal efforts at DEI development. It built upon external training for the Leadership Team, the hiring of a Director of DE&I, a DEI strategic plan, training on Workplace Civility and social justice discussion groups sponsored by TD&L. Our team chose to create as much content as possible ourselves, tailoring this sensitive topic to our associates and culture. The course tied the significance of addressing unconscious bias to delivering on our mission – interacting with our consumers, partners and stakeholders and creating a safe, civil, inclusive and affirming workplace for all. Our course was narrated by associates including the Director of DE&I, the Director of TD&L, and others who represented different genders and ethnicities. The curriculum covered understanding bias, privilege, stereotypes and micro-messages, and the impact these have on others. It ended by defining allyship and encouraging all associates to be allies. All associates were assigned this training and we had a 100% completion rate by April 1, 2022.

## Why It Is Meritorious and Meets NCSHA Award Judging Criteria

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### *Innovative*

**Multiformat Microlearning** - Making these remote learning solutions innovative and engaging was critical. The workplace study *“The Webcam Survey: Exhausted or Engaged?”* indicated that 49% of professionals working remotely reported a high degree of exhaustion as a direct result of virtual meetings and training. Virtual learning fatigue is the overwhelming sense of exhaustion from constant online engagement, even for the most motivated employees. To compensate, TD&L’s design methodology breaks content into micro-learning segments in a variety of formats that change up the ways learners engage while never locking them in for long sessions. The formats include video, infographics, interactive eLearning courses, and presenter-led virtual workshops. We incorporate frequent knowledge checks to validate learner retention.

**Use of Video Clips to Illustrate Concepts** - *Understanding Unconscious Bias*, developed in Articulate 360, leverages video and narrated eLearning. We created videos that alleviated shame and defensiveness about bias, and reminded associates of how bias, privilege, and micro-messages can inhibit our mission to provide quality, affordable housing to all Virginians. We supplemented our internal content with short clips from PBS, YouTube and Facebook, covering topics such as how to be an ally to marginalized communities and turning painful personal experiences into opportunities to improve lives for others. We also purchased and customized one course segment from a local content vendor, which was bookended by our in-house course segments.

**Articulate 360 Interactive Functions for Engagement** – In *Understanding Unconscious Bias*, we incorporated interactive exercises and knowledge checks, such as a powerful exercise where learners examine the ways they might have privilege while recognizing that privilege does not undermine effort.

A link to the Harvard Implicit Association Test (IAT) is provided and each of the four short courses ended with a knowledge check and had a list of additional resources.

**Airbo** - The hub for *Homeownership 101* content, Airbo is a third-party Employee Communications Platform, presenting learning elements in an attractive “tile” format. It also automates message delivery, including follow-up reminders, permits tracking of usage metrics, and allows “gamification” by assigning points values for tile completions. Airbo is normally used for human resources content, so this adaptation for *Homeownership 101* was a novel way to make use of its features.

#### *Replicable*

There is no secret formula to engaging course design. We follow established adult learning concepts. Any HFA can replicate what we have created by using similar tools, assets and concepts. Our most valuable resources were inventive creativity and a team focused together on an achievable outcome.

#### *Provides Benefits That Outweigh Costs*

Both of these efforts were produced internally. We already had the trained staff and necessary software. The two curriculums establish a shared understanding at Virginia Housing around our purpose and mission. They support our culture of being a learning organization and creating an inclusive environment. These benefits far outweigh the costs associated with developing the learning solutions.

#### *Demonstrates Effective Use of Resources*

Our TD&L staff tailors learning solutions to our associates and our culture. For *Understanding Unconscious Bias*, the alternative would have been to buy a standard off-the-shelf curriculum that might not fit our audience, values and culture, or to outsource the course to an expensive consultant. Similarly, an external vendor creating *Homeownership 101* would have required an extended research period, taxing busy *Homeownership* staff and would come with a hefty price tag. In our experience, third-party custom-developed training costs \$30,000 or more for a complete course. Instead, we developed an entire curriculum.

#### *Achieves Strategic Objectives*

Through these campaigns, we reached our strategic objectives regarding associate professional development and DEI. 88% of those who took an evaluation for the *Homeownership 101* kick-off session would recommend the program to others. We achieved 100% completion on *Understanding Unconscious Bias* within a month of the course’s release, and we have received strong positive responses in post-course surveys (included in the Appendix). 89% of associates stated they would recommend the curriculum to others and agreed they were more self-aware and able to recognize unconscious bias in themselves. They reported their knowledge of the subjects **jumped from 73% up to over 96%** and that they learned skills to navigate bias. This growth is expected to pay dividends in our culture and relationships.

## Conclusion

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TD&L always looks for innovative ways to ***Train Your Brain*** — to create and deliver learning content, whether in person or virtually. Throughout the pandemic, our methods shifted to handle challenges that we normally would not have considered. We have also used these techniques with our Board of Commissioners for onboarding and programmatic updates, such as video summaries describing our innovative mortgage products. Our dedication, focus on learner experiences, and willingness to embrace change and technology let us meet our learners where they were and helped them along to a “new normal.”

We do not know what tomorrow will bring, but what we have learned and developed through the past two years, including the completion of *Homeownership 101* and *Understanding Unconscious Bias*, has set the stage for continued innovation and excellence in learning solutions.

# Appendix

## Homeownership 101

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*When I first got to Virginia Housing, I would hear Associates say that they felt stuck in their position and they couldn't beat an external candidate for a promotion if that other person was already an Underwriter, for example. My vision for Homeownership 101 is to help Associates feel un-stuck by giving them an opportunity to learn more about the mortgage business, dive deeper into the various areas and to take advantage of training opportunities.*

*As a precursor to Homeownership 101, Homeownership worked with Talent Development and Learning to develop an On-Demand Underwriting Training. Our newest Underwriter took advantage of this internal training to increase her knowledge base and get promoted. I believe Homeownership 101 will be able to help several Associates advance their careers.*

- Mike Urban, Director of Homeownership Lending



Figure 1 - Word Cloud created from evaluation feedback keywords

### Quotes from Kick-Off Evaluation

*"I thought this training was amazing! I loved the mix of interactivity, videos, and knowledge checks. Along with that, the content was so interesting and educational."*

*"It is a great opportunity to learn about the entire Homeownership Division. Building knowledge can help me better assist my borrowers. To take advantage of increasing professional development."*

*"I would like to learn what each position entails and how it contributes to our mission."*

*"I would like to learn more about the Originations side and how they interact with our Lenders. I also want to learn more in detail of the Servicing side regarding escrow and insurance."*

*"To connect the dots of what I know and what I don't."*

*"How Homeownership is set up in different departments to make a smooth flow for customers."*

*"Learn the entire workflow."*

*"I would like to learn more about the taxes, insurance and the Quality Review Analyst process (QRA)."*

*“End to end process for homeownership”*

*“Understanding more of the duties of many positions in Servicing and Ordinations.”*

*“Learn more about our Originations department. I'm very knowledgeable about the Servicing area but would be interested in other aspects of the loan process.”*

*“How our teams work is connected.”*

*Homeownership 101 Screenshots*

Airbo “Tiles” –each tile has a response function (text field and/or buttons) at its bottom.

The image displays three overlapping screenshots of the Homeownership 101 curriculum interface, each representing a different phase or section of the program. Each tile includes a response function at the bottom.

- Leftmost Tile (Phase 1):** Features the Virginia Housing logo and the text "Phase 1". It welcomes users to the Homeownership 101 Curriculum and provides an overview of the program. A green box indicates "10 points". Below the text is a text input field labeled "Enter your response here" and a blue button labeled "Submit My Response".
- Middle Tile (Overview of Originations):** Shows a video thumbnail of a man in a suit. The text below the video provides an overview of the entire originations process. A green box indicates "10 points". Below the text is a text input field and a blue button labeled "Yes/No".
- Rightmost Tile (Other roles in Originations):** Shows a photograph of stacks of papers. The text below the photo asks "What other roles in Originations support our origination work?". A green box indicates "10 points". Below the text is a text input field and a list of blue buttons: "Lock Desk", "Underwriting", "Quality Review Analyst", "Funding", "New Loan Setup", "Post Closing", and "Business Solutions".



Interactive eLearning developed in Articulate Rise –includes click-to-view info tiles and embedded video

### Meet Virginia Housing's Business Development Officers


0% COMPLETE

- Meet Virginia Housing's Business Development Officers
- Responsibilities**
- Experience and Education
- Conclusion

Major responsibilities for Business Development Officers include:

TRAINING EXTERNAL PARTERS	PARTICIPATING IN OUTREACH	SPREADING KNOWLEDGE	TROUBLESHOOTING
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Training external partners such as lenders and real estate agents about programs and changes that may affect them, such as the two-hour "Real Estate Professional" continuing education class. This training may be performed live across Virginia or virtually through Webex or other platforms.



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0% COMPLETE

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#### Virginia Housing "Loan Combo" on CBS6

Scroll down and click to watch Business Development Officer Gigi Houchins discuss Virginia Housing's "Loan Combo" -- an affordable mortgage, plus down payment assistance, plus a Mortgage Credit Certificate (first-time homebuyer tax credit), plus our free homebuyer class!

This is a great example of BDOs using television as a way to get the word out about Virginia Housing products and services.





*Homeownership 101 Links*

These links will display selected *Homeownership 101* content in your web browser. Please use Google Chrome for best results.

**Note:** These are displayed in Articulate Review, which TD&L uses to gather feedback on draft content.

**Overview of Originations** video - <https://360.articulate.com/review/content/4d5535af-ac31-45a6-94c2-3ec985d62829/review>

**Meet Virginia Housing's Business Development Officers** module created in Articulate Rise - <https://360.articulate.com/review/content/3ce14bf5-e304-4035-a168-11fb8e4ec00c/review>

## Understanding Unconscious Bias

*At Virginia Housing, we have over 450 associates, all coming with different backgrounds and perspectives. The initial DEI training we introduced in 2021, focused on workplace civility and provided a very good foundation for our associates; however, deepening our understanding beyond recognizing and appreciating differences is critical in building a culture where everyone feels valued. The Understanding Unconscious Bias training offered by our Talent, Development, & Training team this year not only defined the aspects of biases, it provided opportunities for associates to self-reflect and challenge themselves in ways that will improve the dynamics of work groups across our organization.*

- Adrienne P. Whitaker, Director of Diversity, Equity & Inclusion



Figure 2 - Word Cloud created from evaluation feedback keywords

### Quotes from Unconscious Bias Evaluation

*“Thank you for putting this together. It's incredibly valuable knowledge for everyone to have!”*

*“Training was purpose driven to utilize not only in the workplace but life.”*

*“Was able to **reflect on my own privilege** and who I interact with and the type of media I consume on a daily basis. “*

*“Was unaware of how ingrained some bias is to the point where it's almost impossible to recognize as bias”*

*“I went in as part of the marginalized community thinking that this was going to be more about teaching others to be more compassionate. In reality, **I learned about my own biases.**”*

*“I thought this training was **amazing!** I loved the mix of interactivity, videos, and knowledge checks. Along with that, the content was so interesting and educational.”*

*“The closing remarks were very **powerful** and emotional in understanding how words can affect you, however your response is more powerful than the words.”*

*“Thank you for putting this together. It's **incredibly valuable knowledge** for everyone to have!”*

*“Definitions were **helpful.**”*

*“Explanations were **informative.**”*

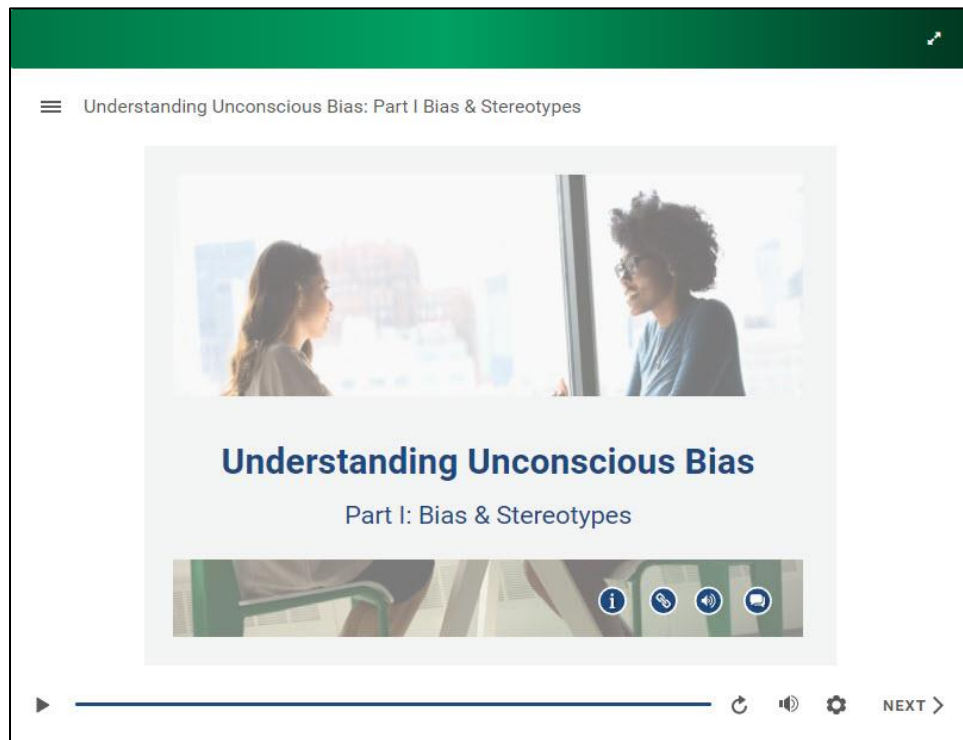
*“Improved my awareness.”*

*“Loved hearing familiar voices.”*

*“Provided a different take on my version of bias.”*

### *Understanding Unconscious Bias Screenshots*

This section includes a series of screenshots from different modules of the overall *Understanding Unconscious Bias* curriculum. This demonstrates the use of a consistent, easy to manage interface, diversity of images, click-to-view or interactive exercises, and video within the overall curriculum. This section, however, cannot highlight the use of audio as a learning element, but links to sample content will be included here as well.



Understanding Unconscious Bias: Part I Bias & Stereotypes

### Bias

**Explicit Bias**  
actions are  
**INTENTIONAL**

**Implicit Bias**  
actions are  
**UNINTENTIONAL**

|| ◁ ▶ 🔊 ⚙️ < PREV NEXT >

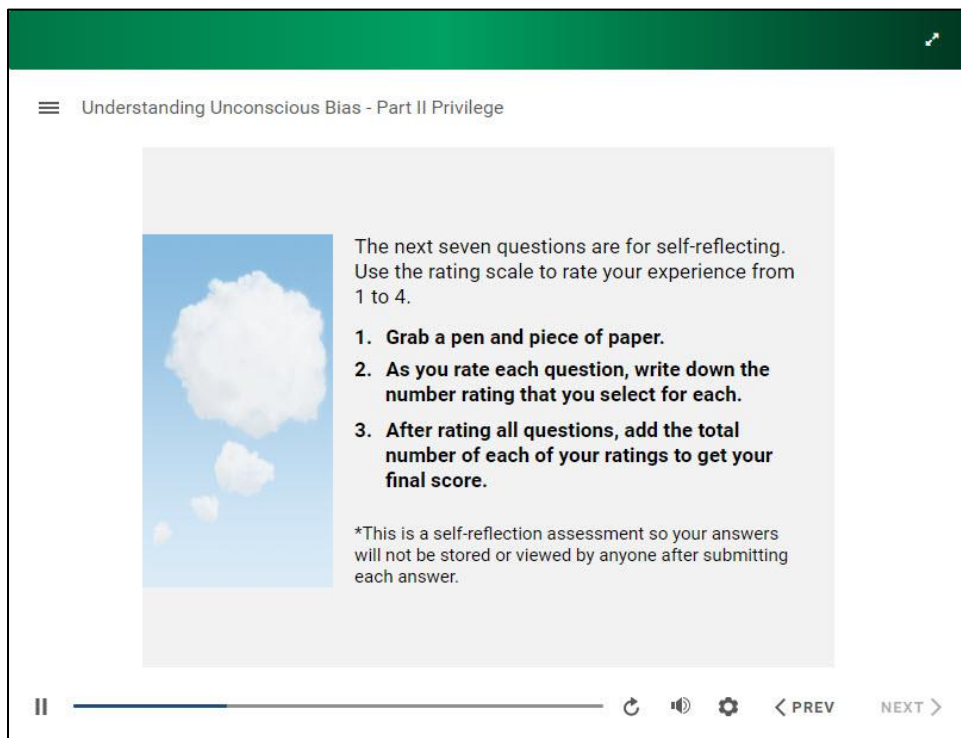
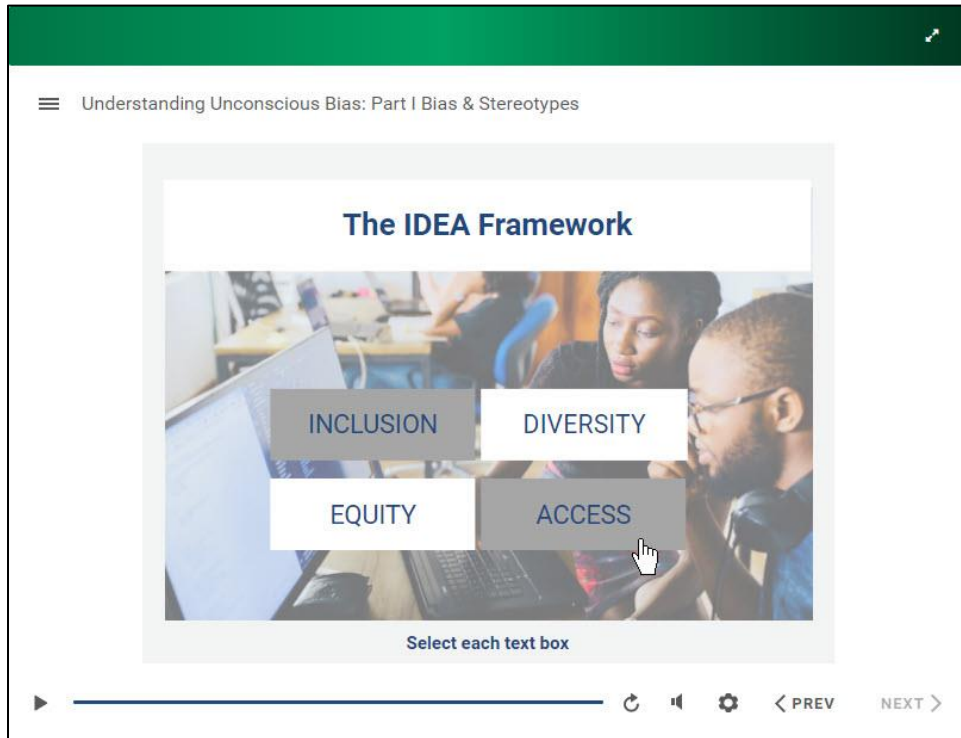
Understanding Unconscious Bias: Part I Bias & Stereotypes

### Learning Objectives

- 1 Identify the relationship between unconscious bias and the IDEA framework.
- 2 Define the concept of Unconscious Bias and several types of bias.
- 3 Describe how biases can affect productivity, collaboration, and performance in the workplace.
- 4 Recognize personal biases and how they relate to stereotyping and personal privilege, and develop awareness to make more informed decisions.
- 5 Develop skills to promote stronger relationships across the organization and with our stakeholders.

▶ ◁ ▶ 🔊 ⚙️ < PREV NEXT >

The following four screenshots include screen content that required the user to interact with elements and/or conduct exercises that led to self-discovery.



Understanding Unconscious Bias - Part II Privilege

Rate your experience from 1-4.

When using social media (LinkedIn, Youtube, Facebook, etc.) how diverse is your feed?

How diverse are your friends and followers?

How diverse are those that you follow?

1 2 3 4

Extremely Diverse

PREV SUBMIT ✓

Understanding Unconscious Bias - Part II Privilege

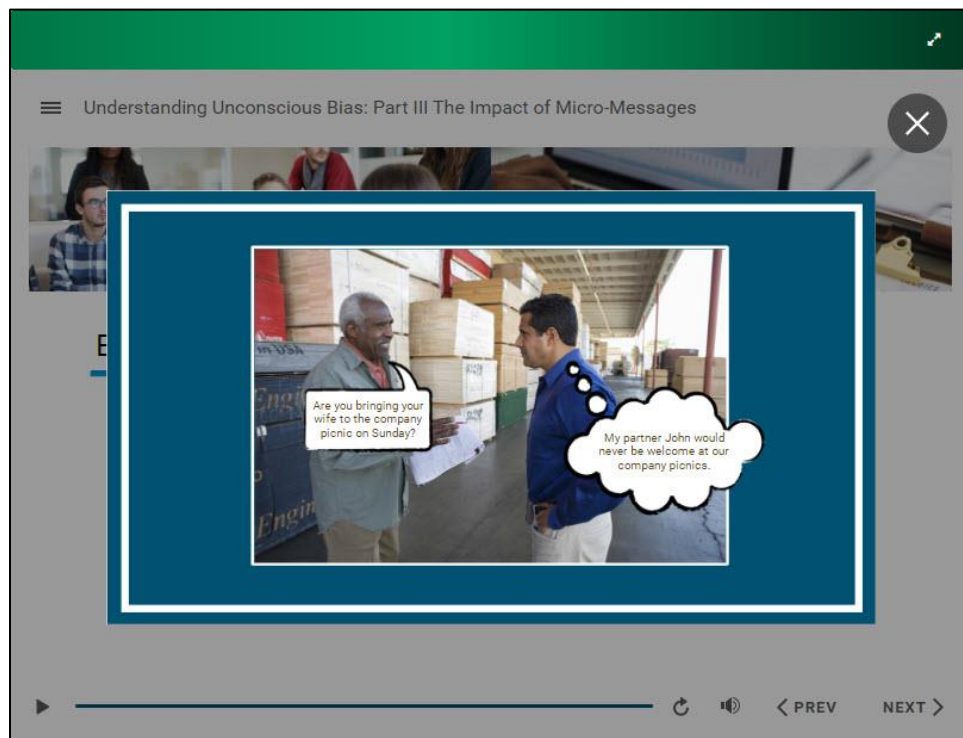
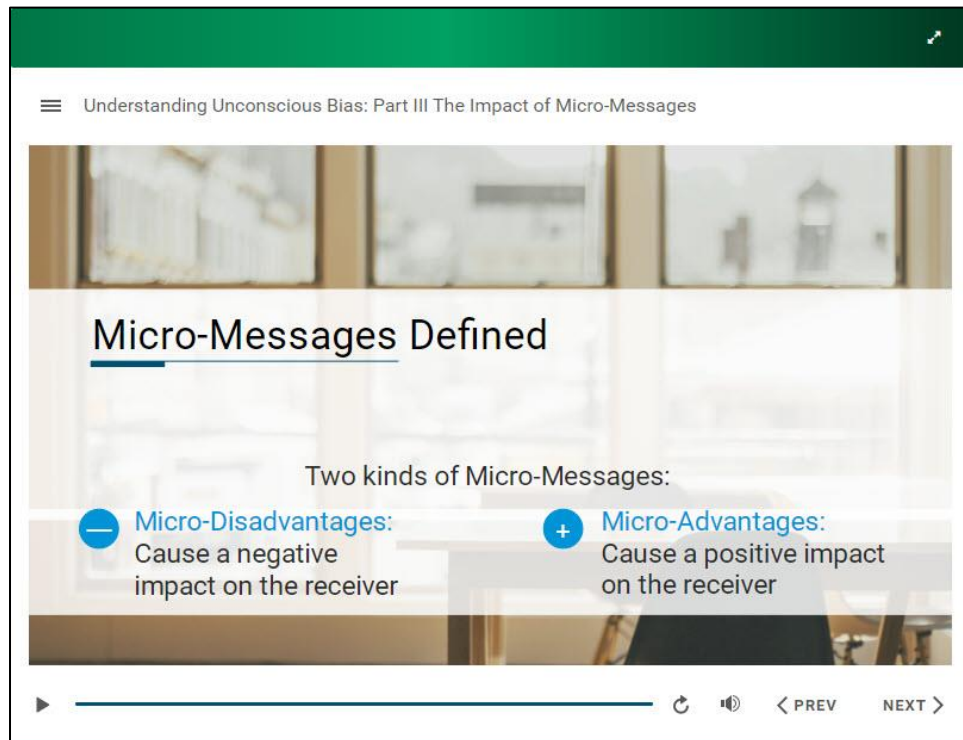
**Question 1**  
Select several ways that you can “Check Your Privilege”.

- Being mindful of the risks I impose by ignoring my privileges.
- Understanding that privilege is relative.
- Acknowledging your advantages.

PREV SUBMIT ✓




The following two screenshots display content that we obtained from a third-party provider and incorporated into our overall course design.



This screenshot displays a video that plays within the course player.

Understanding Unconscious Bias: Part IV Commit to Action

### 5 Tips for Being an Ally



00:32 / 03:00

PREV NEXT

Understanding Unconscious Bias: Part IV Commit to Action

AVOID	TRY INSTEAD
Questions that <b>judge</b>	Validate the experiences of others

"Are you being as kind as you could be in this situation?"

"What would your family think of your actions?"

"Is that a good idea?"

PREV NEXT

*Understanding Unconscious Bias Links*

These links will display selected *Understanding Unconscious Bias* content in your web browser. Please use Google Chrome for best results.

**Note:** These are displayed in Articulate Review, which TD&L uses to gather feedback on draft content.

**Caveman Cognition (provides a base definition of what bias is, and that we all have it) -**

<https://360.articulate.com/review/content/636c4e6f-36ca-4c3f-a730-8f7c27c4ed65/review>

**Unconscious Bias – What’s Next (encourages advocacy and allyship) -**

<https://360.articulate.com/review/content/93c0b119-683a-4405-8c8d-98d34b332051/review>

**Knowing Your Place (closing video, which received highest number of positive remarks) -**

<https://360.articulate.com/review/content/46dfe975-f611-4256-89dd-82eaf6f8ff8e/review>

To view all four parts of the entire curriculum, click the following links:

**Part I- Bias and Stereotypes:**

<https://360.articulate.com/review/content/4bc286c5-9b27-4c75-8ef3-162398532a63/review>

**Part II - Privilege:**

<https://360.articulate.com/review/content/8d8012a6-602c-4a26-b372-3b4be6f71659/review>

**Part III – The Impact of Micro-Messages:**

<https://360.articulate.com/review/content/d6346ce0-5cdd-4595-8d52-7b07cd52d7db/review>

**Part IV – Commit to Action:**

<https://360.articulate.com/review/content/23bb031b-6b2e-4e88-863d-1b0984f22fcf/review>