

ELEVATE – Addressing Economic Equity

Virginia Housing

Management Innovation: Internal Operations

HFA Staff Contact

Maria Pruner

maria.pruner@virginiahousing.com

VIRGINIA HOUSING

2024 NCSHA Award Submission

ENTRY CATEGORY:

Management Operations: Internal Operations

ENTRY NAME:

**ELEVATE – Addressing Economic
Equity**



Brief Description

In 2021, Virginia Housing developed our DEI Strategic Plan, which was implemented in 2022. Our DEI Plan focuses on our associates, business partners, and the diverse communities we serve. Through our programmatic areas, we realized our DEI journey also needed to include a deep dive understanding of the systemic societal issues resulting in the disparities between white households and those of Black, Indigenous, and People of Color (BIPOC).

As a first step in achieving this, Virginia Housing developed our **ELEVATE: Addressing Economic Equity series** as an initial pilot program. It is a yearlong program with a 5-part live, virtual curriculum. It was a cross-collaborative effort with our program areas, human resources, procurement, and IDEA departments, led by Community Outreach offered to associates in our Rental, Homeownership, Federal Programs and Community Outreach departments. The program design was led by Mariah Williams, Equitable Development Officer. Mariah has since been promoted to Strategic Housing Manager.

At the conclusion of the program, we determined we would move forward every other year and we will offer the program to all associates throughout our organization. Moving forward, the program will be managed by IDEA and our Training, Development & Learning (TD&L) departments.

The 5-part curriculum was delivered one session every other month over 10 months by national thought-leaders. The topics were:

1. Overcoming Housing Inequities: National Affordable Housing Policy and Finance and the Role of HFAs
2. Inequity in Homeownership and the Homeownership Gap.
3. Crossroads: The Connectivity of Health and Housing Disparities
4. Innovation in Housing
5. Housing Equity and Impact Strategy with Fannie Mae

Why it was Undertaken – Management Challenge/Opportunity

During the pandemic and the summer of racial reckoning of 2020, the disparities in access to health, wealth, education, housing, and other aspects of economic well-being became more apparent than ever for communities of color in the United States. At Virginia Housing, we recognize the urgent need to address these issues and have set course on a journey of inclusion, diversity, equity, and access (IDEA). In 2021, we outlined our DEI approach and framework in our IDEA Strategic Plan. The ELEVATE learning series was born from our IDEA Strategic Plan as each of our departments incorporated IDEA goals into their business plans. Our Community Outreach division uncovered a need for a comprehensive learning series for their associates.

Our ELEVATE Learning Series' goals are training, education, and thought leadership around practices in housing and community development. The objective is to foster a collaborative, supportive, and reflective workplace environment as well as equip associates with the tools and skills to effectively engage with Virginia Housing's diverse housing delivery network. The program encompasses two key objectives:

- Cross-divisional Associate DEI Training (All Divisions)
- Community Development Education and Thought Leadership (Program Areas: Community Outreach, Homeownership, Rental, and Federal Programs)

How Did We Start: Leveraging Operational Resources

Virginia Housing dedicated internal operational and programmatic resources to this project, which included a planning committee comprised of associates from **Community Outreach, Rental, Homeownership, Procurement, DEI, and Training, Policy & Planning, Development & Learning (TD&L)**. The planning group met twice a month over 90 days to create the curriculum design.

To ensure the program's content was relevant to the associates, a pre-survey was conducted to determine where our associates had perceived gaps in understanding and what the associates wanted to learn. The survey and results were managed by our Policy & Planning and TD&L departments.

After obtaining feedback from the associates, Virginia Housing leveraged its Procurement department to aid in securing external presenters. This move allowed the associates to learn from experts in their respective fields and gain valuable insights.

What We Have Accomplished

Our IDEA plan leverages a best practice assessment tool, which guides our organization through 6 stages of DEI engagement. Our agency determined overall we were at **stage 3 - compliance**. We set a goal to move to **stage 4 – affirming** within two years. The **ELEVATE Learning Series** addressed four key objectives in advancing on the continuum, which were:

1. Committed to removing historically biased practices and barriers (**stage 4 - affirming**)
2. Employees are encouraged to be culturally aware and responsive (**stage 4 – affirming**)
3. Moving beyond non-discriminating and first-level awareness (**stage 5 – redefining**)
4. Actively works in larger communities to eliminate opportunity gaps and create inclusive excellence (**stage 6 - equitable & inclusive**)

After associates completed the program, we conducted a post survey to measure success and satisfaction. Our success in these areas was very encouraging. **The satisfaction rate of the participants was over 95% across three measures (content, presenters, and format)**. Associates competence in two measures also increased significantly, which were: 1) understanding of National Housing Policy and 2) understanding of housing inequities in the Commonwealth of Virginia. In these two measures we saw increase in knowledge by 20-30% (see attached survey results and comments).

Why It Is Meritorious and Meets NCSHA Award Judging Criteria

The **ELEVATE Learning Series** is a continuation of learning that is being designed by TD&L and IDEA Director to ensure that associates understand key DEI terms and concepts (e.g. unconscious bias, microaggressions, allyship). The **ELEVATE LEARNING Series** program differs from the traditional training by including applicable education about the marginalized communities we serve and also including a thought leadership designed to strengthen associates' capacity in DEI related topics as they engage with partners and stakeholders, explore best practices, and cultivate skills and thinking necessary to identify and combatting inequity in housing development. It was crucial to engage external partners in this work as we work to transform our work in community development. To achieve this, we ensured the following was part of the process in developing the **ELEVATE Learning Series** program:

1. Obtained input of our associates and designed the program with the benefit of their recommendations.
2. Planning and execution of the program was a collaborative effort with support from across our organization
3. Leveraged our partnerships to obtain external thought-leaders to serve as presenters, thus leveraging an expertise that we do not have internally.
4. Program fully supports our existing equitable development framework (focused on identifying key partners to strengthen our relationships in underserved, marginalized communities).
5. The program was instrumental in advancing our IDEA journey from stage 3-compliance to stage 4-affirming.

Replicable: Our Bright IDEA Initiative Can Be Replicated by Other HFAs

Any HFA can replicate this program. It is important to note that this program was initially developed as a pilot so that we could uncover our equitable development education needs, determine if we had the resource to address them, determine the external resources needed, measure our success and determine the program's longevity.

How can other HFAs replicate this program?

1. Survey associates to obtain their feedback and input prior to beginning the program
2. Establish a cross-function team as a task force that includes associates from programmatic areas, training & development, and DEI (at minimum)
3. Determine which external partners can support the program and/or provide speakers and topics, such as HAND and the Urban Institute
4. Ensure there is connectivity between the topics address for each session and scheduled them throughout the year (i.e. once a quarter or every other year)
5. Measure the program's success with a post survey to determine if/how associates benefit from the program

Provides Benefits That Outweigh Costs

Virginia Housing leveraged internal resources to develop and execute the program and create the curriculum. We also leveraged existing partnerships/memberships and thus did not have to add significant costs to executing the program. For this reason, we were able to do this program, even though it wasn't already in our budget. The only additional costs that we incurred was the nominal fees of the five presenters. The program was offered virtually, which reduced costs and provided greater access for our associates.

Demonstrates Effective Use of Resources

This program leverages resources already allocated. In addition, we identified a how it can be managed post pilot without adding additional resources (i.e. in HR and IDEA departments).

Achieves Strategic Objectives

Our ELEVATE Learning Series not only supported our **IDEA** Strategic Plan it also complimented our organization's overall strategic plan and specifically addresses the following goal/objective within that plan.

- Strategy Goal #2: Drive for Operational Excellence in Diversity, Equity, and Inclusion

(DEI). Conclusion

- At Virginia Housing, we recognize that achieving our mission to serve marginalized and underserved communities requires an investment in understanding systemic social issues. We believe that addressing these issues is critical to advancing inclusion, diversity, equity, and inclusion (IDEA) in all that we do.
- To ensure that our associates have a deep understanding of IDEA, we have made a deliberate effort to provide opportunities for learning and growth, beyond the baseline, mandatory traditional DEI training offerings. By creating a forum for associates to learn that encourages open and honest dialogue, we are empowering our associates to engage with the communities we serve with authenticity, compassion, and empathy.

Appendix

ELEVATE Learning Series Curriculum

Topic & Presenter	Learning Objective
<p>Session I: <i>Overcoming Housing Inequities: National Affordable Housing Policy and Finance and the Role of HFAs</i></p> <p>Speaker: Dr. Corianne Scally, The Urban Institute – Metropolitan Housing and Communities Policy Center</p>	<p>During this session, Dr. Scally will walk associates through the history of national housing policy and housing finance, resulting inequities, the timeline for the development of state Housing Finance Agencies, and the evolution of agency roles and responsibilities in providing access to affordable housing. The examples provided will be national in scope with a focus on Virginia.</p> <ul style="list-style-type: none"> • Review major components of national housing policy and our housing finance system for home ownership and rental housing. • Understand historical and contemporary national inequities in access to land and housing; capital; intergenerational wealth; and quality, affordable homes. • Learn about the growth and development of state Housing Finance Agencies and the evolution of their roles and responsibilities in providing access to affordable housing with a focus on the state of Virginia. • Understand contemporary housing inequities in the state of Virginia
<p>Session II: <i>Inequity in Homeownership and the Homeownership Gap.</i></p> <p>Speaker: Michael Neal, Principal Research Associate and Equity Scholar</p>	<p>During this session, Michael will present background, current trends, and policy solutions related to racial disparities in homeownership outcomes.</p> <ul style="list-style-type: none"> • Key dynamics that produce racial disparities in homeownership • Comparative trends across the state of Virginia • Future homeownership rate outcomes absent key policy change
<p>Session III: <i>Crossroads: The Connectivity of Health and Housing Disparities</i></p> <p>Speakers include:</p> <ul style="list-style-type: none"> • Katina Williams, Executive Director of Family Lifeline • Robert (Bob) Becker, Executive Director of the Virginia Department of Health • Mason Dimick, Care Coordinator 	<p>Where we live matters; healthy homes and neighborhoods promote physical, emotional, and mental health. Substandard housing can lead to chronic health issues and have harmful effects on childhood development. Access to quality housing, housing conditions, neighborhood resources, and housing policy are all important factors in determining one’s health. This session will explore the intersections of health and housing and why it’s important to think about as we work to provide access to affordable housing throughout the Commonwealth.</p> <p>Learning Objectives</p> <ul style="list-style-type: none"> • Discuss why housing is a social determinant of health. • Learn about the four pathways to health and housing: stability, safety and quality, affordability, and neighborhood. • Learn from practitioners how the intersections of health and housing show up in their work with the communities and populations they serve.

<p>for VCU Health Medical Center</p>	
<p>Session IV: <i>Innovation in Housing</i></p> <p>Speakers:</p> <ul style="list-style-type: none"> Rocio Sanchez-Moyano, Ph.D., Senior Research, Community Development, Federal Reserve Bank of San Francisco Snigdha Sharma, Senior Tech Equity Analyst with The National Fair Housing Alliance 	<p>This session will explore how technology is utilized to increase access to affordable housing and eliminate bias in financial services. This discussion will also explore the risk and benefits of technology and digitalization, particularly for historically marginalized communities and communities of color.</p> <p>Learning Objectives:</p> <ul style="list-style-type: none"> Learn more about the role of tech equity in housing (e.g., algorithmic bias) Discuss how digitalization has reshaped the housing search. Understand the risks and benefits of digitalization, with special attention on marginalized home seekers. Explore ways of things about the digitalization of the housing search and ways in which the benefits can be amplified or risks diminished.
<p>Session V: <i>Housing Equity and Impact Strategy with Fannie Mae</i></p> <p>Speakers:</p> <ul style="list-style-type: none"> Tamara Newman, Portfolio Management Advisor, Racial Equity Strategy & Impact at Fannie Mae Robert Sowers, Relationship Manager, Fannie Mae 	<p>Join the next Elevate Session with Fannie Mae. Tamara Newman leads housing equity and strategy impact at Fannie Mae. She will discuss how they used housing data to develop a consumer journey for Black and Latina homebuyers and how this informs the GSEs lending. She will also discuss their Equitable Housing Finance Plan and their recent work on addressing housing instability. As Virginia Housing works to develop more equitable policies around our resource delivery, create first-homebuyer products that address historic racial inequities, and strengthen overall engagement with our diverse partners, we know hearing and learning from Fannie Mae will be extremely beneficial. We hope that you will join us!</p> <p>Learning Objectives:</p> <ul style="list-style-type: none"> Understand how Fannie Mae used data to develop a consumer housing journey for Black and Latino homebuyers and their consumer housing framework. Learn how the Equitable Housing Finance Plan informed Fannie Mae's strategic objectives and future and ongoing implementation. Learn about initiatives and programs developed to support renters and homebuyers from historically marginalized and disinvested communities. <p>Purpose: This series will help foster a collaborative, supportive, and reflective workplace environment and equip associates with the tools and skills to effectively engage with Virginia Housing's diverse Housing Delivery Network.</p>

ELEVATE Program Speaker and Facilitators



Dr. Corianne Scally, The Urban Institute – Metropolitan Housing and Communities Policy Center

As affordable housing and community development remain pressing issues across the United States, we need experts like Corianne Payton Scally to lead the way. Corianne, a senior fellow at the Urban Institute, has dedicated her career to exploring policy and practice in these areas. Her research focuses on multiple social determinants of health, from the affordable housing supply to access to health and human services, and the policy environments that affect community opportunity and well-being.

Corianne leads mixed method research projects, analyzing primary and secondary data to evaluate program processes, performance, and outcomes. Her recent studies have focused on topics such as how to preserve and increase affordable rental housing supply through innovative finance and collaboration, and how to improve rural data and support asset-based development via a national typology of rural census tracts. Her work has been widely published in books, research reports, policy briefs, and refereed journals, and has been featured on NPR, Marketplace, the Washington Post, and USA Today.

With her extensive experience in both academia and government, Corianne is a true asset to the field of affordable housing and community development. We are grateful for her contributions and look forward to seeing the positive impact of her research on communities across the country.

Michael Neal, Principal Research Associate and Equity Scholar

As a senior fellow in the Housing Finance Policy Center and a former equity scholar at the Urban Institute, Michael Neal has a wealth of experience in the housing market. With a background that includes working for Fannie Mae, the National Association of Home Builders, and serving on the advisory board for the Ashoka-Brookings Challenge, Neal has a deep understanding of housing market trends. He has provided expert analysis and commentary on housing to media outlets around the country. Neal is also a member of the Homeownership Working Group for Project REACH and works as an independent consultant for AlphaSights. With a bachelor's degree in economics from Morehouse College and a master's degree in public administration from the University of Pennsylvania, Neal is a trusted expert in his field.



Katina Williams, Executive Director of Family Lifeline

Katina Williams has a strong background in nonprofit leadership and program management. Katina is currently the President and CEO of Family Lifeline, where they have been since December 2020. Prior to that, they served as the Vice President of Long Term Support Services at Family Lifeline from January 2019 to December 2020. Before joining Family Lifeline, Katina worked at the United Way of Greater Richmond & Petersburg as the Director of Community Impact: Income from July 2016 to January 2019. Katina also has extensive experience at St. Joseph's Villa, where they held the position of Director of Program Operations from February 2003 to July 2016. In this role, they provided programmatic oversight of a multi-grant funded Housing and Homeless services program, conducted strategic planning, and made recommendations for continuous quality improvement.

Katina Williams attended Bowie State University from 1992 to 1997, where they obtained a Bachelor's degree in Psychology. Katina further pursued their education at Bowie State University from 1998 to 2001 and obtained a Master of Arts (M.A.) degree in Counseling Psychology.

Robert (Bob) Becker, Executive Director of the Virginia Department of Health

As a skilled community relations leader and former elected official, Bob Becker is proficient at leading successful organizations and fulfilling their mission while staying within budget. His skills include government relations, policy development, outreach, networking, training, project management and planning, team building, mentoring, relationship building, effective decision-making, communications, and being a lifelong learner. If you're looking for a leader who can bring all these skills to the table, Bob is the person. He is a graduate of Randolph Macon College with a Leadership Knoxville.



Mason Dimick, Care Coordinator for VCU Health Medical Center

Mason Dimick, LCSW is a social worker in Richmond, VA. He specializes in Social Work and Clinical Social Work. He serves on the board of directors of honoring choices where he serves as Vice President. He is a graduate of VCU School of Social Work.

Rocio Sanchez-Moyano, Ph.D., Senior Research, Community Development, Federal Reserve Bank of San Francisco

Rocio Sanchez-Moyano joined the Federal Reserve Bank of San Francisco in 2020 as a senior researcher in Community Development. Rocio focuses on financial inclusion and access to credit, including systemic disparities by race, ethnicity, and income, and the experiences of Hispanic and immigrant households. At the SF Fed, her research also includes emerging trends in community development finance and financial inclusion, including the role of fintech in low-income communities.

Rocio previously worked on a variety of housing topics at the Terner Center for Housing Innovation and Urban Displacement Project at UC Berkeley, and at the Joint Center for Housing Studies at Harvard University. She received a PhD in City and Regional Planning from UC Berkeley, and a Masters in Public Affairs and undergraduate degrees in Economics and Political Science from the University of Wisconsin-Madison.



Snigdha Sharma, Senior Tech Equity Analyst with The National Fair Housing Alliance

Snigdha works as an AI Policy Researcher with a distinct focus on developing AI frameworks and guidelines that align with the principles of safety, security, and trustworthiness. As an AI Policy Researcher, she is responsible for developing and advocating for policies that ensure ethical, safe, and responsible use of artificial intelligence technologies in housing and financial services. This role involves conducting in-depth research, analyzing the impact of AI on society, and collaborating with stakeholders to Her journey began as a Tech Equity Analyst in the Responsible AI team, where she conducted comprehensive research on regulations and laws pertinent to algorithmic systems, and spearheaded projects emphasizing Privacy,

Security, Fairness, Explainability, and Interpretability within the Responsible AI ecosystem. Her role also involved leading the department's efforts in environmental impact assessments of technology, and overseeing auditing services based on the organization's Purpose, Process, and Monitoring (PPM) framework. create frameworks that balance technological innovation in housing with societal well-being and rights.

Tamara Newman, Portfolio Management Advisor, Racial Equity Strategy & Impact at Fannie Mae

Tamara Newman leads housing equity and strategy impact at Fannie Mae. She will discuss how they used housing data to develop a consumer journey for Black and Latina homebuyers and how this informs the GSEs lending. She will also discuss their Equitable Housing Finance Plan and their recent work on addressing housing instability. As Virginia Housing works to develop more equitable policies around our resource delivery, create first-homebuyer products that address historic racial inequities, and strengthen overall engagement with our diverse partners, we know hearing and learning from Fannie Mae will be extremely beneficial. We hope that you will join us!



Robert Sowers, Relationship Manager, Fannie Mae

Robert is a Relationship Manager at Fannie Mae where he has served in various roles since 2001.

Associates' Feedback About the ELEVATE Learning Series

Shining a light and understanding that housing inequities still exist.
Interactive portions
The entire class was valuable to me. The speaker was great.
the stories
The attendee participation
That the information was able to be shared with over 200 associates and reached such a broad range of Virginia Housing.
Gaining a greater understanding of the subject matter
Everything was great!
Learning the level of awareness organizations and various cultures have about these ongoing issues. It's great to see accountability being placed and accepted vs continuing years of sweeping things under the rug.
The most valuable part was knowing the history behind the disparities and having solutions to those issues. Awesome series. Looking forward to learning more in this series. Great Job!
The presenter was well versed, excellent in presenting information and handled questions well. I enjoyed learning about housing policy issues and think she did a particularly astute job in linking them to the past, present and what needs or could be done going forward. She was speaking to a broad audience and was able to distill information in a way that was informative for the novice without talking down to anyone and keep those with more knowledge engaged.
Presenter was informative.
Mapping
The inequality in different areas.
The speaker and information provided along with the group discussions/questions.
The workshop was very detailed and insightful. I will be referring back to materials for a refresher.
learned some tidbits of information
very informative, easy to follow
The insight and proof that was given regarding inequalities.
seeing the maps helped put it into perspective, especially on local location.
I now feel more confident in the work we do and the purpose we serve. This information will serve me well when talking with clients and give me a starting point to research more for better understanding. Thank you, Community Outreach, for putting this Learning Series together and allowing others to partake in this learning journey.
The most valuable part of the workshop was seeing the various ways inequities creates gaps.
Information overall was made interesting.
Information about housing inequities in the Commonwealth
I believe all of the information was valuable but what stood out the most to me were the list of characteristics of HFAs - it helped me to put into perspective the types of rental deals we finance and where they fit on that wheel - the risk, production, political implications and the mission
The correlation to historical policy implementation to contemporary conditions
The exposure of the needs in Virginia for affordable and desirable housing for people of color and the need for education on the importance of home ownership.

Leveraged Pre and Post Surveys.

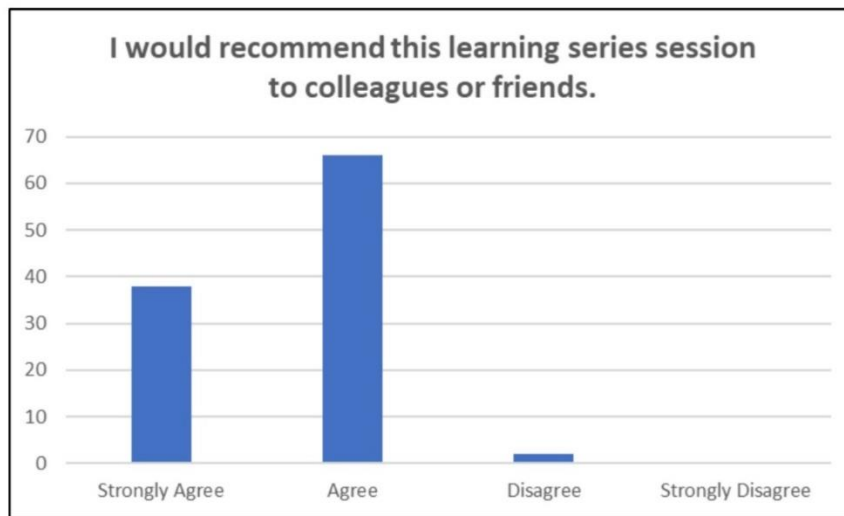
...

ELEVATE: A Community Development Learning (Session 1) Respondents: 106

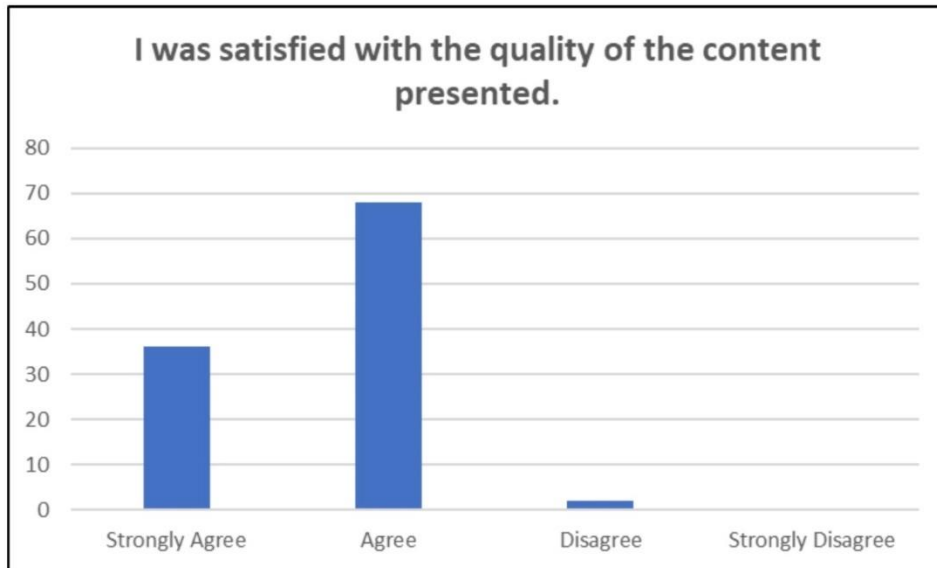
Themes:

- Learning the origins of HFAs
- The speaker was great
- Learning of the inequities was eye-opening
- Participant and speaker dialogue was great
- Looking forward to future sessions

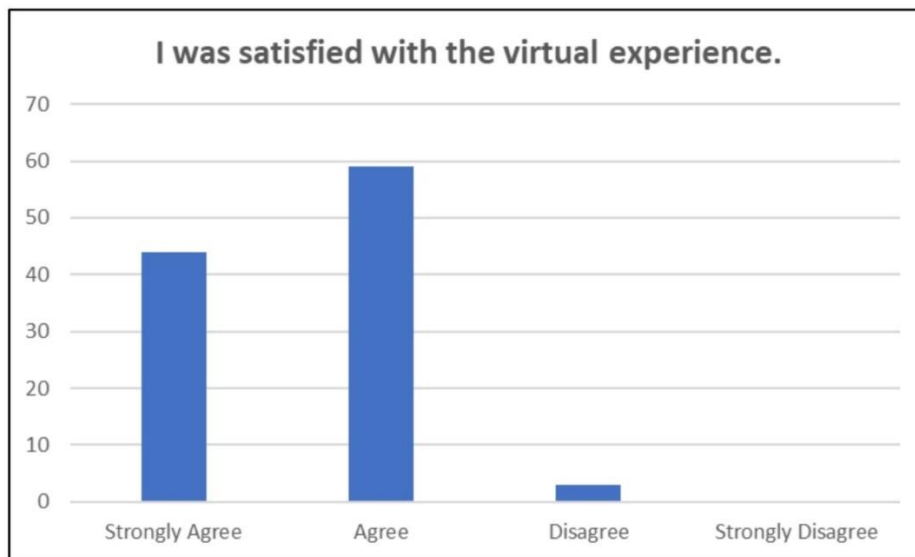
1.



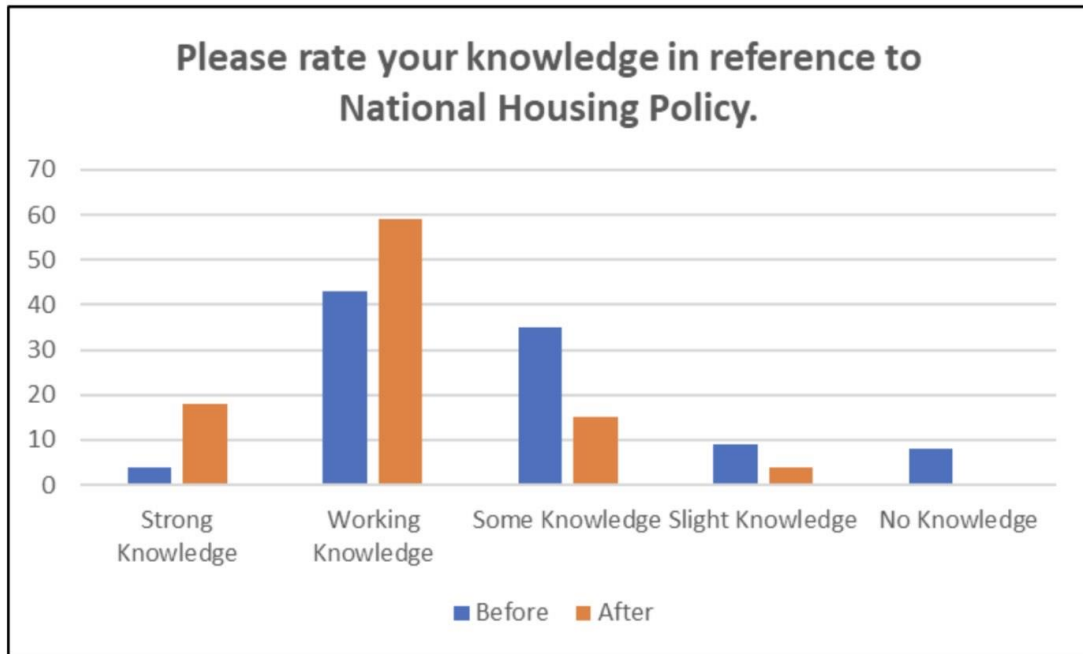
2.



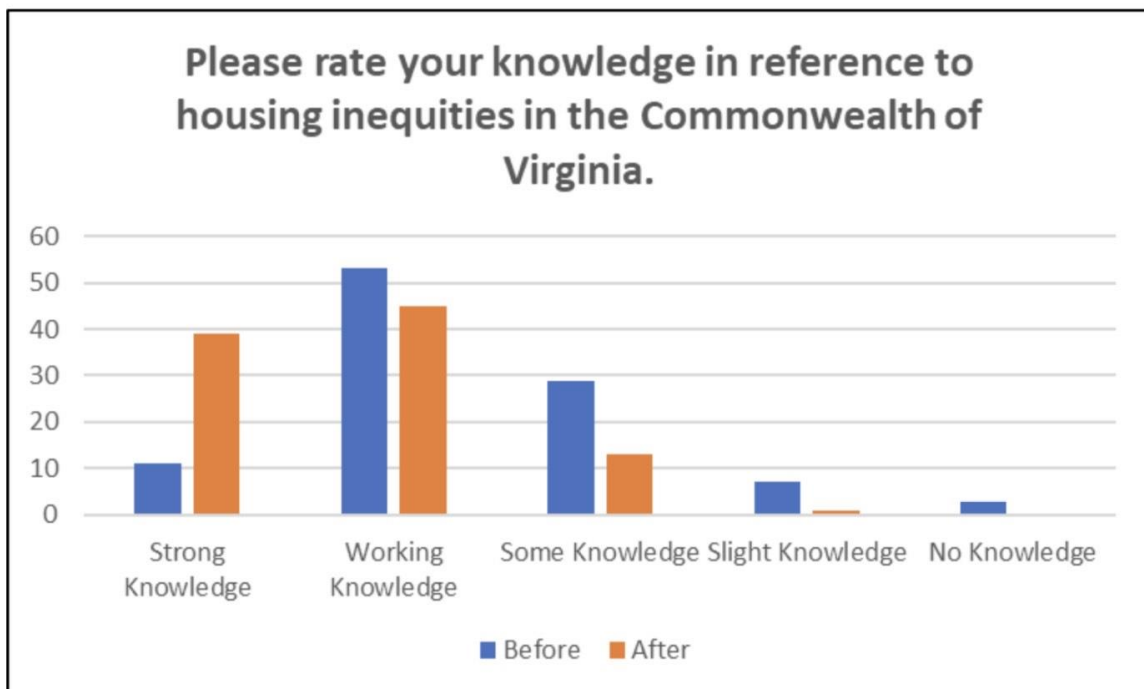
3.



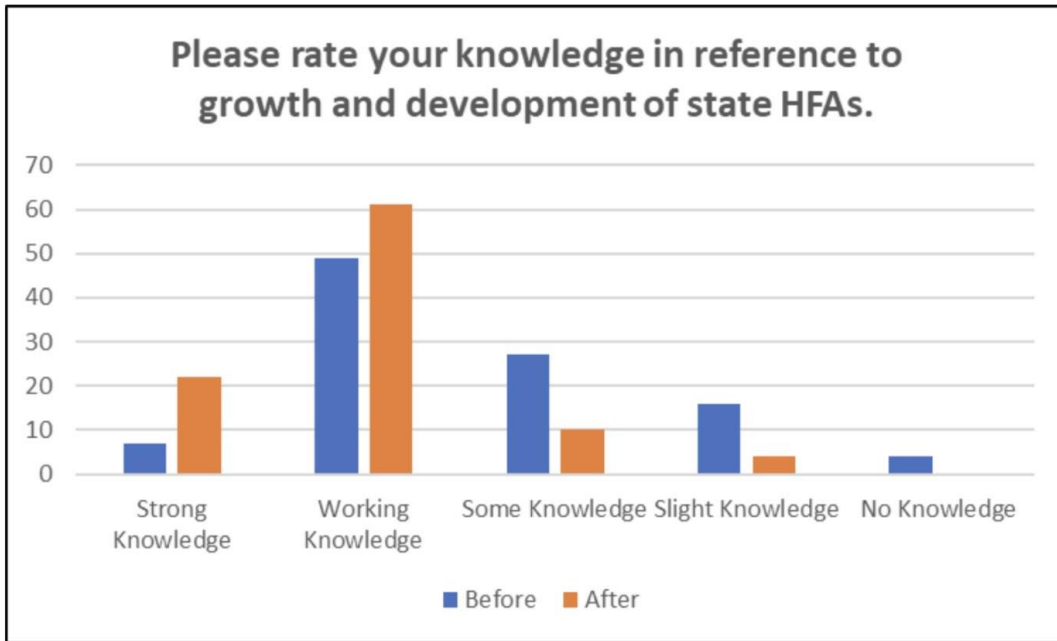
4.



5.



6.



Associates Feedback About Our IDEA Strategic Direction



“The ELEVATE Learning series is a natural evolution of our IDEA journey at Virginia Housing. Yes, it is important for us to have traditional DEI training, examine access opportunities for business partners, and address affordable housing barriers within all underserved communities in the Commonwealth of Virginia; but this series was different. ELEVATE was developed to provide our associates with a better understanding of the systemic inequities that cause the disparities that we are trying to address. This increased awareness makes up better partners in communities and will go a long way in commitment to the work that we do at Virginia Housing.”

– Tammy Neale, CEO

“I was honored to lead in creating the ELEVATE series. The goal of this community development learning series was to expose Virginia Housing associates to larger trends in community development that impact our work as a housing finance agency. We also wanted associates to walk away understanding how persistent inequities in housing have most severely impacted communities of color throughout the Commonwealth so that they are equipped to work with Virginia’s diverse housing delivery network.”

– Mariah Williams, Strategic Housing Manager





“I personally leverage opportunities like our ELEVATE Learning Series as an opportunity to increase my personal development in this area. As a leader, I explain to my team why it is important to me to attend, participate, and learn. It easier for me to encourage their participation if they see I am personally committed.”

– **Mike Urban**, Managing Director Homeownership



“My work involves providing our associates with opportunities to learn and grow professionally. What made this series different was it wasn’t focused on personal growth, it was focused on societal growth. I walked away with a better understanding of the critical need of our mission”

– **Michelle Prosser**, Training, Development & Learning Director

“As we work in the affordable housing space, it's important to understand the correlation between housing and life outcomes. There is a direct correlation to the determinants of health, access to education, and wealth generation. Having an affordable, safe place to live directly affects overall well-being across all measures. That's why all of our associates in the program areas, who directly interact with the people we serve, need to have a deeper understanding of our work's impact. I am proud our team launched the ELEVATE Learning Series because it has allowed us to begin our work in increasing our understanding.”

– **Monique Johnson**, Chief of Programs





"The ELEVATE Learning Series provides an opportunity for greater understanding, which is the foundation for all work in DEI and addressing barriers to access."

– JD Bondurant, Managing Director, Rental

"At Virginia Housing our work in IDEA is all about growing together. What made our ELEVATE Learning Series unique was that we were able to have connectivity between the disparities across several aspects, such as education, health, wealth, housing, etc. and see the role our work at Virginia Housing addresses these economic inequities"

– Adrienne Whitaker, Director of Inclusion, Diversity, Equity and Access

