

Research in Action 2024 Impact Report

Twin Cities Habitat for Humanity



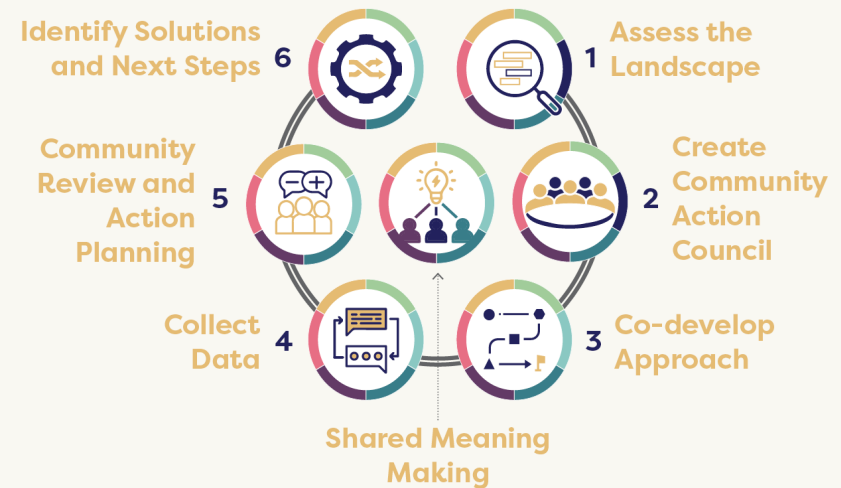
ABOUT THE RESEARCH IN ACTION IMPACT REPORT

The Research In Action (RIA) Impact Report provides a retrospective review and reflection of projects completed by RIA to assess changes implemented by community partners and stakeholders and to highlight progress toward recommendations since the beginning of the partnership. In addition, this report will make recommendations on quantitative and qualitative insights to continue moving the work forward. The RIA Impact Report is a critical exercise for both the partner and RIA to understand alignment to the organizational values of Iteration and Accountability as part of the Equity in Action model.

Unraveling complex problems is **ITERATIVE**, not fixed or linear. Creating change requires constant shifts to not simply receive input but act on that input to redirect power to impacted community members consistently. We reject urgency because we expect adjustments and embrace unknowns to prioritize equitable and lasting outcomes over arbitrary timelines.

ACCOUNTABILITY is an ongoing practice as we collectively process institutional harms, uncover contentious histories, and grapple with challenging questions.

Equity in Action Process Model



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Photos provided by Twin Cities Habitat for Humanity

2020

"I have not heard from my advisors since October of last year. And it's really interesting, because [with] systemic racism and oppression [there's] such rigidity in what is expected from us. [But] where's the accountability [from Habitat advisors]? You know, it is already nerve-wracking to do this process. And then to not be able to have certain expectations [of Habitat advisors], it's hard. It's disheartening, really disheartening."

- Black Homeownership Advisory Committee Member

"Being in the room with all the other people, the encouragement or whatever, I feel like we all are going to become homeowners... In the six-week training, you feel like Superman or Superwoman... Like, you can do it... I would definitely recommend it."

- Participant Who Successfully Purchased a Home

2024

INTRODUCTION

Intimately tied to the so-called “American Dream,” owning a home is an engine of generational wealth for millions of people across the United States. But historic and ongoing policies have created unjust barriers for Black people, leading to dramatic and entrenched inequities in homeownership and wealth.

Many organizations across sectors have created programs aimed at eliminating racial inequities. Still, even the most well-intentioned nonprofits often lack the capacity or skills to create solutions that are directly shaped by the people they seek to serve. With the support of Research in Action, though, Twin Cities Habitat for Humanity (TC Habitat) has achieved dramatic improvements in its homeownership and financial coaching program.

In 2020, the nonprofit began a project with RIA, working directly with Foundational Black Households (descendants of U.S. enslaved people) who participated in their programs, listening to their expertise around what would improve their success, and, most importantly, putting their recommendations into action.

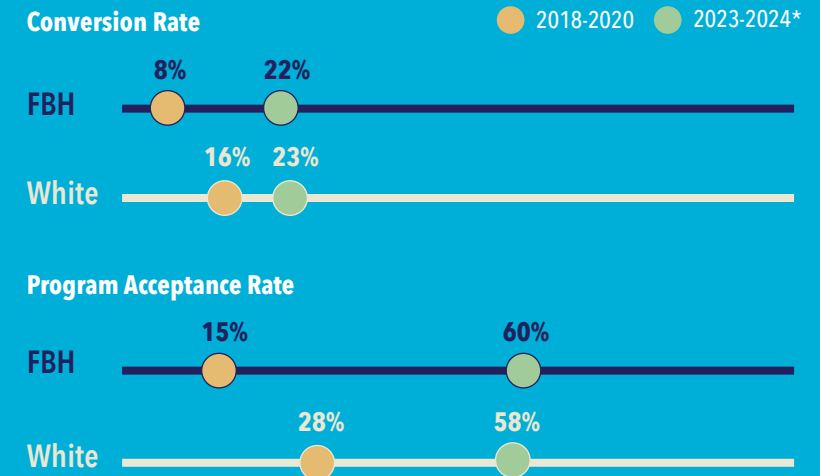
At the start of the project, white participants had a closing conversion rate double that of Foundational Black Households (16% vs 8%). Because of changes implemented by the recommendations of RIA's research, TC Habitat has effectively closed the gap between white and FBH conversion rates (23% vs 22%).

“This is the most that we’ve seen Foundational Black Homebuyers in our program since I’ve been here,” said Shereese Turner, TC Habitat’s Chief Program Officer. “So the changes that we’re making and the policies that we revisited are contributing to more individuals getting access to the program and then successfully completing the program.”

How did they make such gains? This Impact Report maps their process, progress and lessons learned that are relevant to any institution or organization looking to center community expertise to advance racial justice.

KEY FINDINGS

Acceptance and conversion rates have increased for Foundational Black Households: Key data indicate that the gap between Foundational Black Households (FBH) and white households has been closed.



Participants now cite the program as supportive: “They were super encouraging. The energy level was high. Even, you know, the people that participated in the class along with me...really had a good attitude about it. We were, you know, excited to, to take this venture of being a homeowner.” -Participant Still in the Program

And say they would recommend it to others: “It’s a great resource, I think especially for Foundational Black Americans, because a majority of us don’t have the resources to be able to buy a home on our own...I didn’t think homeownership was in the cards for me...I actually did recommend it to my sister and she just closed on a home.”

-Participant Who Successfully Purchased a Home

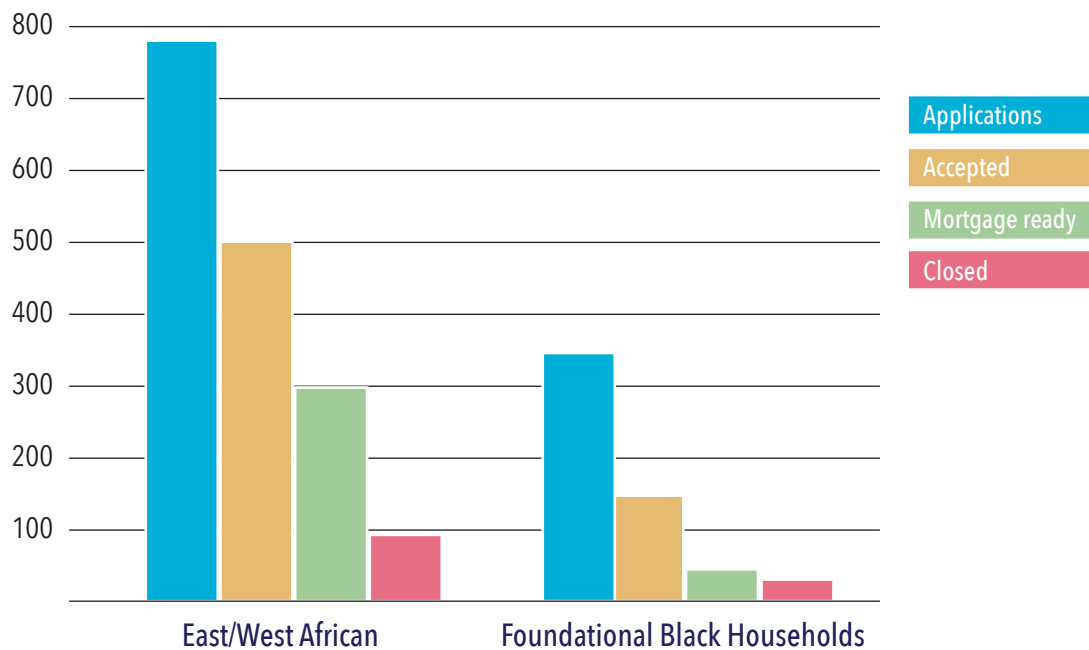
* through Oct 22, 2024

PROJECT STARTING POINT

In the fall of 2020, Twin Cities Habitat for Humanity (TC Habitat) and current Chief Program Officer, Shereese Turner, contracted with Research in Action (RIA) and Dr. Brittany Lewis to lead an 8-month evaluation and assessment project that specifically examines how well Habitat's homeownership and financial coaching programs are serving its Foundational Black Households – defined as U.S. descendants of enslaved African people.

Foundational Black households (FBH) were the second largest population applying to Habitat's homeownership program, behind East and West African populations. However, the completion rates for FBH accepted and enrolled in the homeownership and financial coaching program illustrated a disparaging gap in Habitat's ability to provide this underserved population with the culturally relevant services they need to be successful compared to other communities.

TC Habitat's Outcomes by Select Racial Groups, 2018-2020



Tools of Equitable Research: DISAGGREGATION

At Research in Action we believe that, to tell a full and holistic story, we must use a community-centered lens to bring together multiple research approaches. This includes qualitative data – like interviews or focus group – that allow directly impacted people to share their experiences. It also includes quantitative data – looking at numbers or statistics on programs or outcomes gathered by organizations or institutions like the U.S. Census.

Disaggregation is a key tool in *equitable* quantitative research. It means breaking down large group data (for instance, "Black") into smaller groupings based on more specific characteristics (for instance, recently arrived African immigrants and foundational Black households who are U.S. descendants of the African slave trade) to show how these characteristics may impact results or outcomes. By disaggregating data we can identify and address more nuanced trends and patterns.

This matters in understanding homeownership patterns – but many data sources do not disaggregate. So, in Hennepin County, we know that homeownership amongst 'Black and African American' residents increased from 22% in 2019 to 29% in 2023. Similarly, in Ramsey County, homeownership increased from 20% in 2019 to 23% in 2023. But we don't know how those rates changed for Foundational Black Households versus foreign-born Black households.



TASHONDA WILLIAMSON
Black Homeownership Advisory Council Member

In addition to disaggregating data among Black program participant data to understand the different rates of completion and closing between different groups, Habitat worked with RIA to engage an advisory committee that included current and previous FBH program participants to learn where its homeownership and financial coaching program needed to improve to better serve these populations.

During the process, FBH program participants expressed, for instance, their frustration with Habitat not understanding who they are serving – which, in the case of this project, was largely single Black women who are head of their household. Participants noted, in particular, Habitat’s lack of understanding of the overlapping systems of oppression that have disadvantaged them, the resulting social and financial results of disenfranchisement, and what they need from Habitat.

Ultimately, the advisory committee recommended addressing structural racism, starting with institutional change and then making program changes to the homeownership program. Since RIA shared these community and staff informed recommendations with TC Habitat in 2020, the organization has made consistent and significant strides to put these recommendations into action. We are grateful for their transparency and desire to share both their challenges and successes to support other organizations in doing similar work to advance racial justice.

PROJECT TIMELINE

HOMEOWNERSHIP ADVISOR SURVEY

February - March 2021: The Habitat staff sent the survey to their homeownership staff, who deliver financial coaching and advising services. Three were full-time advisors, and one (the Homeowner Development Manager) was part-time.

PARTICIPANT SURVEYS

April 2021: With Habitat staff leading the outreach efforts, 22 FB program participants completed the survey that included questions to help the team:

- Identify what inhibits FBH from achieving homeownership goals through Habitat’s homeownership and financial coaching program.
- Reimagine the financial coaching program, assessing the application criteria and how it delivers its programmatic work, conducts outreach, and engages with households before and after the program.
- Develop final recommendations and an implementation plan that outlines key recommendations guided by community feedback and outlining how to reimagine its wrap-around services to adequately serve FBH.

PARTICIPANT FOCUS GROUPS

May 2021: Ten FB program participants engaged in focus groups co-facilitated by community action committee members.

COMMUNITY DATA WALK

June 30, 2021: Twelve community members attended a data walk event with breakout room discussions co-facilitated by committee members. A data walk is an opportunity for the community to (1) review findings and provide additional context and framing and to engage in collaborative data analysis activities, (2) reflect together on data gathered and narrow in on priorities, and (3) broaden the community engagement of the project.

Research in Action **RECOMMENDATIONS** and Habitat's **PROGRESS**



PREVIOUS RECOMMENDATIONS AND PROGRESS

What FBH said in 2020	What RIA recommended	What TC Habitat has done	What is the impact
Habitat should move beyond resource-based partnerships and advocate for structural changes to local housing policies.	Take an outspoken position on race-forward policies.	<p>TC Habitat implemented their Advancing Black Homeownership Program in 2022 to address homeownership disparities for Foundational Black Americans.</p> <p>In their work, they created one of the first race-based Special Purpose Credit programs to directly address documented program inequities. They implemented more flexible underwriting criteria for mortgages, including alternative credit requirements and a more flexible approach to student loan debt. The program also offers additional financial assistance clients can use toward savings requirements and/ or as down payment assistance.</p> <p>While TC Habitat was planning to pursue a Special Purpose Credit program before partnering with RIA, our partnership provided additional qualitative support in their development of a program serving Foundational Black Households. This novel development may create a precedent for other housing programs to advocate for the creation of similar race-based products.</p>	<p><i>"There was no product that was very specific to Foundational Black [households]. We had to use our data to show that we had not so much discriminated against [FBH], but hadn't served them very well. The most difficult thing was that, during this time, DE&I was being rolled back. The Supreme Court was able to roll back some other things, too. I know there was that fear, but our attorneys basically said that we had a leg to stand on because we had the data to prove or to justify this race-based product." –Shereese Turner</i></p> <p><i>"I think it's a great resource, especially for Foundational Black Americans, because a majority of us don't have the resources to be able to buy a home on our own...I didn't think homeownership was in the cards for me." - Program Participant / Homebuyer</i></p>

What FBH said in 2020	What RIA recommended	What TC Habitat has done	What is the impact
<p>Eligibility requirements are counterproductive.</p> <p><i>"If I'm lower income, then why would I have that kind of money? It's kind of frustrating for it to seem like 'hey this is normal, you should be able to just have this kind of money,' but it's very hard."</i></p> <p>- Black Homeownership Advisory Committee Member</p>	<p>Conduct a legal audit of eligibility requirements to identify inequities.</p>	<p>The Advancing Black Homeownership Program includes more flexible underwriting criteria (such as alternative credit requirements) and additional financial assistance that clients can use toward savings requirements or down payments.</p> <p>The role that criminal background checks play in eligibility requirements were significantly reduced beginning in 2023-2024. TC Habitat eliminated their criminal background check rubric, now only reviewing for criminal sexual and arson convictions.</p> <p>In terms of the legal audit, TC Habitat sought legal counsel about the barriers identified from community feedback and worked with their legal counsel in developing the Advancing Black Homeownership Special Purpose Credit Program to ensure it was legally compliant.</p>	<p><i>"In the past, we would look for recent convictions and had a rubric assessing based on how long ago the crime was. It just felt like we were creating even a bigger barrier, considering the criminal justice system and how that is so biased, and over-criminalizes certain communities." - Shereese Turner</i></p>
<p>Staff need more training.</p> <p><i>"[Offer] training[s] that [are] relevant to different population groups to understand challenges, as well as best practices, to ensure that respective group's success."</i></p> <p>- Black Homeownership Advisory Committee Member</p>	<p>Provide trainings for staff on:</p> <ul style="list-style-type: none"> • Financial trauma • High and low context communication • Cultural competency • Implicit bias 	<p>Following the implementation of the Special Purpose programs, TC Habitat is implementing a variety of trainings for staff:</p> <p><i>"Person-centered, trauma-informed care, emotional intelligence, and motivational interviewing are all components that were embedded into the programmatic model for us to deliver better service. "</i></p> <p>- Shereese Turner</p>	<p>Program participants complimented the positive energy and support they receive in the program. However, some participants still cited inconsistent communication practices with their coaches, particularly transitioning from coursework to the homebuying process.</p> <p><i>"After [the courses] they need to really improve to get people all the way to the end by encouraging them like they say they are." - Current Program Participant</i></p>

What FBH said in 2020	What RIA recommended	What TC Habitat has done	What is the impact
<p>Training, however, is not a substitute for lived experience and representation.</p> <p><i>"Yes the training is important, but coming from the community of who you serve is important." - Black Homeownership Advisory Committee Member</i></p>	<p>Intentionally hire Black staff</p>	<p>Staff are now more representative of their FBH clients, including a new financial coaching manager hired in April 2023.</p> <p>In terms of aggregate staff demographic data, there has been a general increase in BIPOC staff from 2019 to 2024, particularly for Black/African American and multi-racial staff. However, as of January 2025 there was a noticeable decrease in Black staff overall, potentially pointing to a need for work around Black staff retention at the organization.</p>	<p><i>"Our staff are more reflective of those we're serving. We have staff members with a lived experience, staff members who are homeowners, staff members who have participated in programs like Habitat, but also folks that just look like them."</i></p> <p>- Shereese Turner</p> <p><i>"[The] staff is very diverse. It is a pleasure to be able to work with such a culturally diverse background that can speak to a multitude of lenses, but everyone has that passion."</i></p> <p>- TC Habitat Staff Member</p>
<p>Disrupt the 'social service runaround' by providing more resources and information.</p> <p><i>"Hand people a resource list and offer a warm handover to another organization." - Black Homeownership Advisory Committee Member</i></p>	<p>Develop information exchange partnerships with agencies and organizations in housing, home buying, and homeownership field.</p>	<p>No relevant action.</p>	<p>No relevant follow-up data.</p>
<p>Provide access to privileged information about Habitat and the program to an ongoing group of FBHs who can be empowered to offer recommendations to improve the organization.</p>	<p>Continue this engagement by empowering a Community Action Board that is an official part of the Habitat staffing and board hierarchy.</p>	<p>In May 2024, Habitat initiated a new iteration of an advisory council to be consulted as program changes continue to be implemented.</p> <p><i>"There are other projects that we're doing that we will use this group to check us. Are we off base? What should we do differently? That's the group that we go to if we need another set of eyes or ears on a project." - Shereese Turner</i></p>	<p>No relevant follow-up data.</p>

What FBH said in 2020	What RIA recommended	What TC Habitat has done	What is the impact
Education within Habitat's financial counseling is inadequate or ineffective.	Adopt an Emergent Learning framework to help staff strengthen their ability to learn from their work and consistently achieve or exceed desired outcomes. Conduct a benchmark analysis of similar organizational programs to determine best practices.	TC Habitat is committed to implementing change to respond to program participants' needs in real time. For example, securing childcare was a barrier to participants' participation in coursework, so TC Habitat secured funding to provide childcare vouchers for participants.	Follow-up participants felt that the information covered throughout the program thoroughly prepared them for the homebuying process.
<p>Increase collaboration to bring about change.</p> <p><i>"I previously was in a group setting taught by somebody who was African American... [and] there were a lot of Black and brown people within that space. You learn from other people's experiences, and it made you feel like you weren't alone... that somebody else didn't get taught credit when they were growing up, that they too didn't have savings... You met people that [made me feel] like I'm not the only one." - Black Homeownership Advisory Committee Member</i></p>	Implement a participant-centered approach and cohort model to increase collaboration.	January 2023: Launched a cohort coaching model that centers the needs of FBH through culturally relevant peer-to-peer coaching and community connections, and curriculum that includes healing from financial trauma and developing financial resilience.	<p><i>"I think just kind of being in the room with all the other people, the encouragement or whatever. I think that even the people that were there with me, I feel like they all are going to become homeowners... But while I was in the six week training, you feel like Superman or Superwoman... Like, you can do it... I would definitely recommend it."</i></p> <p><i>- Current Participant Describing Cohort Model</i></p>

What FBH said in 2020	What RIA recommended	What TC Habitat has done	What is the impact
Make the Habitat program more accessible to FBH families.	Collaboratively redesign eligibility requirements and delivery methods	Early 2024: Eliminated sweat equity as a program requirement, which previously mandated participants complete 350 hours of volunteer service to become homebuyer ready.	<i>"You had to complete [sweat equity] in order to even become mortgage ready. You had to put these hours in. Now the reality is, who gets 350 hours in a year for vacations and volunteer time? Nobody gets that. It's an unethical practice. And I know Habitat International is actually reviewing that right now because of us bringing this to their attention. And then you have others who are just saying, we're going to eliminate it too. So it's not just Twin Cities Habitat that's looking at this policy. You have other affiliates learning that, oh, we need to look at this as well because it is creating barriers.</i> - Shereese Turner
Hire a staff member to work in tandem with the community action board. <i>"Will a community-led group have the power to implement changes to the grievance processes?" - Black Homeownership Advisory Committee Member</i>	Hire a staff and programmatic evaluator who will evaluate staff and programmatic success.	There is no stand-alone staff position dedicated to program evaluation, but the strategic project manager and financial coaching manager conduct evaluations for each cohort. In late 2024, TC Habitat also hired a process improvement manager to address the process for transitioning program participants to mortgage readiness, among other things. TC Habitat also has a community advisory council staffed by prior program participants who have closed on homes. While this council only meets a couple times a year, they provide input on program changes.	No relevant follow-up data.



Areas for **FURTHER ACTION**



AREAS FOR FURTHER ACTION

Potential Area of Further Inquiry	What the data / participants say
<p>Data area of inquiry</p> <p>While TC Habitat has made strides, the aggregate closing conversion rate for white households is still higher than that of other racial groups, with a comparable number of applications accepted, so initiatives and changes made to reduce disparities should continue to be made. In addition, with the more detailed data produced this fiscal year, we noted that, according to current data, one-third of Indigenous people ended up withdrawing from the program. This particular disparity could be a potential target for future initiatives.</p>	<p>Of the three categories presented within the FBH group, multi-racial folks have a 67% closing conversion rate, and monoracial, Black/African American FBH folks have a 22% closing conversion rate. These are higher than the aggregate 8% closing conversion rate in the FY '18-'20 data. However, it is necessary to keep in mind that there were only six total multi-racial FBH applicants, four of which were accepted and went on to have a closing date. This specific finding is much tighter than 68 total Black/African American FBH applicants, 40 of which were accepted, and 13 had a closing date on file.</p>
<p>Ensure that Volunteer and Learn events are hosted at a variety of times so that participants have ample opportunity to attend.</p> <p>The program participants we spoke with had yet to participate in any of the volunteer and learn events. One interviewee felt that the volunteer and learn events were accessible, and they had just chosen not to go. Another, however, remarked that the event offerings and the timing of the required courses were not very compatible with their work schedule.</p>	<p><i>"They talked about one other workshop, but like a lot of the stuff that they said that you could do was either during the work week. Or like on a Saturday, which, you know, sometimes I work on Saturdays. So you have to take those three classes... They were Zoom and I had to do them during the workday. So I had to kind of duck off in a room [at work] and get on Zoom and listen to this class." – Current Participant</i></p>
<p>Continue to encourage and evaluate ways to improve the cohort aspect of the program.</p> <p>None of the participants we spoke with made any outstanding connections with their classmates outside of basic interactions during classes. While connections were encouraged by Habitat staff, motivations to connect are influenced by personal preference (one interviewee who completed the program specifically noted that this may be because they are shy and keep to themselves) and how Habitat staff encourage program members to engage.</p>	<p><i>"People were just kind of being private... I was open to it because I wanted to kind of see what the end result would be for all of us, you know, to see who moved where or who purchased their house where. So that part really wasn't received. And they encouraged it. I won't say they encouraged it like 100%, but they did like 80%, you know, to just kind of reach out to each other. But yeah, no one was really open to it." – Participant Who Successfully Purchased a Home</i></p>

Potential Area of Further Inquiry	What the data / participants say
<p>Ensure communication is proactive and offer pathways for participants to offer feedback throughout the process.</p> <p>Participants felt that the information covered thoroughly prepared them for the homebuying process. However, some logistical issues still give participants pause, namely around communication and timing. One program participant commented that staff did not communicate proactively about internal changes when their coach was out of the office. Another said that the engaged and encouraging energy seemed to halt once they completed all the necessary program requirements.</p>	<p><i>"I had a coach that I worked with and like we had meetings over Zoom or, you know, phone conversations. But then like the last meeting that we were supposed to have, she didn't show up. And so then when I reached out to find out where she was, she never emailed me back. So then I called the other coach that they introduced us to and she told me that my coach had to go out of town for a training and that I was to reach out to another person. And so I just felt like that was weird also because nobody told me from my coach." – Current Participant</i></p> <p><i>"For me, it felt like while we were in the workshop, there was a lot of encouragement, you know, telling us that they're going to be with us through the whole process. They were clapping us up... [But] after the six weeks were up, I never heard from anyone else. I had to reach out and, like, find out what were the next steps that I had to take. Currently, I'm sitting here and I hadn't heard anything from them until two days ago... For me, it's like, if I was a person that was easily discouraged or whatever, after the six weeks, if you tell me that you're going to continue to encourage and be on my side and then I hear nothing from you, I'm going to be a discouraged person and I may say, okay, I guess I'll go back to renting an apartment or I'll just not think that this option is possible... In general, that's just not a good thing to me, and it's not because it was an all Black staff or all white staff, whoever. It just a lack of encouragement I felt." – Current Participant</i></p>
<p>Inform program participants about the timing variation throughout the entirety of the program from courses to closing.</p> <p>While a participant who purchased a home through the program felt that their entire process went smoothly, another participant still in the program is experiencing a stall in their progress. Another mentioned that the timing of the program compared to the speed of entering the homebuying market was slightly jarring.</p>	<p><i>"I have submitted all paperwork and have finished all classes in a timely manner... I was super excited and thought I would have plenty of time starting in June of this year and I am still in the program waiting on a 4-hour class that they are in the midst of changing before my application can be sent in for review, which I was told can take 60 days or longer and my lease it up in February." – Participant Who Successfully Purchased a Home</i></p> <p><i>"They said the process would be long or whatever, but... then they said once you get to the underwriters... you have 30 or 60 days, you got to hurry and find a property to purchase. And it's like, okay, hold on. So it'll speed up after this when it's been going super slow... So that was kind of weird to me." – Current Participant</i></p>

NAVIGATING TRANSFORMATIVE CHANGE

What goes into making institutional and programmatic changes to benefit impacted communities? In a dynamic conversation, Dr. Brittany Lewis and Shereese Turner discussed candid insights and key lessons learned during the project.

HOLDING MULTIPLE TRUTHS

Homeownership is commonly considered a key aspect of The American Dream. But that dream was conceptualized with only white, middle-class people in mind and is often used to propagate meritocratic, bootstrap rhetoric that minimizes the structural inequities that keep people from achieving social mobility in the United States. For Shereese, though, homeownership is critical to creating thriving neighborhoods, a framing Dr. Lewis underscored as essential:

You need to have a stake in the game, right? A stake in the community. And the way you can do that is through real estate. I also think about the intersections of...just sustainability in your neighborhood. The more homeowners we have, the more investments we can invest in our communities. For safer communities, for better schools, for better parks.

The politics of homeownership influences what neighborhoods look like. And it's really down to the brass tacks of property taxes, funding, and schools. It's all connected. So two things are true: Structurally, the American Dream was never built for us to be successful and the amenities you have in your community, your neighborhood, your ability to influence the current socio-political structure is actually connected to some of the power that comes along with homeownership.

COMMITTING TO EQUITABLE ACCESS AND AUTHENTIC REPRESENTATION

Shereese emphasized that this work was started because TC Habitat disaggregated its data to understand, of its Black applicants, what specific demographics were not being served. This information revealed performative marketing strategies, placing foundational Black families at the forefront of the organization's visuals when, in reality, they were not being served equitably by the program.

Because if we (Habitat) look at the data and who were serving, we were following immigration trends. But when you look at our imagery, our marketing, who did we plaster all over our marketing material? People that look like myself and Dr. Lewis [foundational Black households]. But that wasn't who we were serving, you see.



Shereese Turner (left) and Dr. Brittany Lewis (right)

GENUINELY LISTENING AND TAKING ACTION

Shereese said the program's success is borne out of the 'simple' act of listening. But that listening must be accompanied by a commitment to iteration and asking impacted communities, "Did we get it right?" In service of iterative program changes, Shereese and her staff have worked to address administrative components to serve clients better and implemented feedback opportunities after every cohort to ensure they are tracking challenges.

The reality is that you will learn what needs to be done if you just listen. Be open to just listening. People will tell you what their needs are, right? And that's exactly what we got from the advisory council. They told us what the challenges were. They also told us what how you can and do some of that, that harm. Or how do you undo or eliminate barriers. They told us how to do that.

DEDICATED INTERNAL LEADERSHIP TO GUIDE INSTITUTIONAL CHANGE

While RIA provided the framework for addressing the advisory council's concerns, Dr. Lewis underscored Shereese and Habitat's intentional partnership and willingness to embrace true change.

It had to be a reciprocal partnership. [Habitat] had to be equally invested in the change that we were all seeking, whereas [RIA] came in to hold like the third space.

Some internal challenges accompanied TC Habitat's commitment to change. In a relatively short time, TC Habitat saw approximately 75% staff turnover in Shereese's division. While this was a challenge in itself, it provided the opportunity to ensure staff are committed to the vision for homeownership equity and are more representative of the clients they serve.

It was very noticeable that we had staff members who were not aligned to where we needed to go... But we had to have some bold conversations because this is where we're going. The foundation of our strategic plan is built around racial equity. It is closing the homeownership gap... and that was also the impetus of our Build Forward Together campaign, really addressing advancing Black homeownership. So wherever we turn, the foundation of what Dr. Lewis and her team was able to do is there. It explains why this work is so important. You know, you cannot ignore the voices of those that participate in the advisory council.

No one could have foreseen the response to Habitat's agenda, but Dr. Lewis pointed out that this is often a necessary component of true change.

I don't think after the report was done, the plan was for those things to happen. But if you're going to make sure your value is aligned with your strategies and you're not going to ignore the truth of what you learned, are the leadership in your organization willing to do the hard things? And [Habitat] clearly were, where other organizations we work with could very well piecemeal the solutions that we suggested. And get close enough to be slightly uncomfortable, but not enough to disrupt their culture... And I think the [conversion] stat from 8% to 22% is a representation of that.

CONTINUING TO LEARN AND IMPROVE

Both the quantitative and qualitative findings from RIA's follow-up data collection point to the program's success in addressing program gaps, but Shereese understands that these strides are not a sign that the work is done.

We've been approached by other partners around expanding our work to the next community or to our Native community. And we're saying we're not there yet. We're still trying to get this right... That's a lesson that we've taken as well: it's okay to say no... It's not good enough for us to say, okay, we've figured this out. Let's go to the next one. No, no, no, no. We still got a lot of learning to do.

Shereese shared that additional changes are coming, including building additional support and programming for successful homebuyers to ensure their trajectories are sustainable and additional training for staff to serve clients throughout their participation.

I still think it's going to take for our staff to be trained around how to effectively engage our homebuyers and provide real, tangible next steps for them. But it's really up to them to be able to execute on that. But I will help us see what things that they need to do. So that's why I want to invest in training my staff, because that's going to be critical around motivational interviewing and emotional intelligence.

Ultimately, in addition to organizations disaggregating their data, Shereese recommended that others listen to the expertise pouring out of those with lived experience. "If you just listen, people will tell you how to best serve them."

**Learn more about the project at
researchinaction.com/habitat**

